



**Special Events
Insurance
Tenant Users Liability Insurance
Program (TULIP)**



*Administered by
County Technical Services, Inc.*

*CTSI proudly offers the special events
policy through CAPP's broker to protect
your county and its assets.*

CTSI
Serving Colorado's Counties
County Technical Services, Inc.
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Use of County Facilities

Requests to use county facilities by the public are common. While member counties are covered for liability through the Colorado Counties Casualty and Property Pool (CAPP), non-county individuals and entities are not covered by CAPP. CAPP protects the liability of the member county and defends the county against claims or suits made against the county.

Coverage for Those Using Your Facilities

CTSI, along with its broker, the Arthur J. Gallagher Co, can help secure coverage designed to protect the individuals and organizations who use your facilities for special events. This coverage provides insurance for liability for injuries or damage to property suffered by third parties (including those attending their event). It provides a \$1 million limit of liability per occurrence, and there is no deductible.

People who use your facilities should purchase this coverage because:

The county's insurance, CAPP, will not protect or defend the liability of individuals/entities using your facilities.

If the individual/entity putting on the event does not have their own liability insurance, their assets could be at risk in the event a claim or lawsuit is filed against them.

Naming the county as an "additional insured" on the special events policy helps protect the county from claims occurring during the event that are not the fault of the county.

Daily Rates

The schedule of risk classifications and daily rates are available through CTSI's Broker, Arthur J. Gallagher & Co – Denver. Our broker is more than happy to provide estimates on what coverage for a specific event would be, followed by an exact cost figure.

To request a quote, gather the following information to assist in preparing a special events policy or estimate:

- Type of event
- Event sponsor
- Location of event
- Date(s) of event
- Estimate maximum number of spectators/attendees per day
- Is alcohol to be served?

Coverage and Limits

Coverage limits of \$1 million are available for products/operations, including liability for bodily injury and property damage. The policy will pay those sums that the insured (the tenant user) becomes legally obligated to pay as damages because of bodily injury or property damage to which this insurance applies. The policy does not provide medical expense coverage and does not cover injury

to event participants.
Coverage includes:

- Premises operations
- Products/completed operations
- Contractual liability (for insured contracts)
- Broad form property damage
- Personal injury liability
- Limits exclude cost of defense (cost of defense is in addition to the limit of liability for any coverage)

Excluded Events

- Circuses and carnivals
- Mechanical amusement devices
- Motorized sporting events
- Tractor truck pulls
- Aircraft and balloon events
- Professional sporting events
- Pyrotechnical uses
- Rap and/or heavy metal concerts
- Swimming pool facilities or events

For More Information

For a quote, contact Anita Bruner at Arthur J. Gallagher & Co., 1-800-333-3231 or 303-889-2574.