# TULIP

*Copyright Vermont League of Cities and Towns*
*Current as of: 11/23/2026*

PACIF strongly recommends that whenever a municipal location or facility is rented for a special event, the renter (or "tenant user") be required to show that they have **liability coverage that will protect the municipality from a third-party lawsuit if a damaging incident occurs at the event**. Many renters can obtain this coverage through their existing insurance (with a rider, if necessary), and only need to give the municipality proof of this coverage. For the situations where no other liability insurance is available, PACIF makes it easy for renters to purchase a **Tenant User Liability Insurance Policy (TULIP)** in an online process that automatically forwards proof of the coverage to the municipality.

When an individual or group reserves the date to rent a municipal facility, you can state their need to provide liability insurance for the event. For their convenience, in case purchasing TULIP coverage turns out to be necessary, please **give the renter the following instructions**.

**Go to the GatherGuard website**(opens in a new tab)**.**

1. Select the category of the event and answer a few Yes or No questions.
2. Select “Enter my own venue information” and type in the name and physical address of the municipal location where the event will be held.
3. Proceed through the site's remaining instructions.
4. When you (the renter) have paid for this TULIP coverage, the municipality will automatically receive the proof it requires.

Publication Date

12/10/2021

*Copyright Vermont League of Cities and Towns*
*Current as of: 11/23/2026*