

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.

- 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.

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