

## **GatherGuard -Tenant User Liability Insurance Program (TULIP)**

### **What is GatherGuard?**

When an individual or organization rents a facility or venue for an event, GatherGuard provides low-cost general liability insurance. It protects both the user and the facility against claims by guests who may be injured as a result of attending the event. It's an easy-to-use, fast method of insuring most types of events including seminars, weddings and receptions, birthday parties and concerts.

### **How it Works**

Coverage limits are pre-set, along with contact preferences. Individual or organization using the facility will be able to see predetermined information, options customized to your venue or organization, and the type of event being held. You will be able to send customers directly to [gatherguard.com](https://gatherguard.com) to purchase insurance through our simple, online system.

Support team is available by phone or email to answer questions about GatherGuard or to offer technical assistance. Once purchased, the policy and proof of coverage will be delivered instantly to the email address provided by you and will include your organization as additional insured.

### **Purchasing Instructions**

User Tenant will be able to obtain a quote from the GatherGuard website using one of two methods:

#### **Venue ID Codes**

- Visit GatherGuard Website at [gatherguard.com](https://gatherguard.com). (<https://app.gatherguard.com/?f=4781>)
- Select Get a Quote and answer a few questions about your event
- Where prompted, enter the applicable venue ID code provided by your venue, or search for your venue by name and address
- Complete the application and purchase coverage

#### **Direct Referral Link**

If your venue has provided you with a direct referral link:

- Copy and paste the referral URL into your browser. You will see a message that displays the referring organization's
- Search for the location by Facility Name and Address, or venue code if one has been provided to you.
- Complete the application and purchase coverage

Quoting system is supported by Chrome, Edge, Safari or Firefox Browsers. Costs are based upon the risk of the activity, days of the activity, the number of participants, and if there are any special requirements. Coverage is bound by making the premium payment online. *Note, the only form of payment is by credit card.* Once payment is processed, all policy documents will generate, including Certificate of Insurance with venue information.

**Customer Service is available to answer any questions at 844-747-6240, Monday through Friday, from 8:00 am to 8:00 pm Eastern Time.**

The Gallagher Client and Gallagher will receive a copy of the policy and a Certificate of Insurance. The Gallagher Client is responsible for checking the certificate against the facility's use to verify that the correct information was provided.

For all events, the Gallagher Client will be named as Additional Insured.

**Tenant Users Liability Insurance Policy (TULIP)****TULIP General Liability Coverage Schedule**

General Aggregate	\$2,000,000
Each Occurrence Limit	\$1,000,000

*This is the maximum amount the insurer will pay for all claims arising from a single occurrence. The number of injuries, damaged property and claims do not affect this amount.*

Personal & Advertising Injury Limit	\$1,000,000
Products & Completed Operations	\$1,000,000
Damage to Rented Premises (Each Occurrence)	\$1,000,000
Medical Payments Limit	Excluded

For questions, please contact:

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**Hamilton County School District GatherGuard Locations**

Venue Code	Name	Address	City	Direct Link
4781-052	Central Hamilton Elementary School	553 Chan Bridge Dr	Jasper, FL 32052	<a href="https://app.gatherguard.com/?v=4781-052">https://app.gatherguard.com/?v=4781-052</a>
4781-053	Hamilton County High School	5683 US Hwy 129S	Jasper, FL 32052	<a href="https://app.gatherguard.com/?v=4781-053">https://app.gatherguard.com/?v=4781-053</a>

Risk Class 1
Anniversary party
Auction
Award presentation
Baby shower
Banquet
Baptism
Bar Mitzvah/Bat Mitzvah
Bazaar
Birthday party - Coverage does not include inflatables including bounce houses or inflatables containing persons
Boat show - Dry-dock boat shows only. In-water boat shows are not eligible for coverage.
Bodybuilding contest - Coverage for spectators only.
Book signing
Bridal shower
Chamber of Commerce event
Charity benefit - Covered events do not include sporting events, flea markets, rummage sales not for charity, sidewalk sales or swap meets.
Church service or meeting - Coverage does not include evangelistic meetings with faith healing or similar activities.
Club event - Example events include sewing, garden club and luncheons.
Concert (indoors) - Policy does not cover concerts with rap, hip hop, heavy metal, punk or similar music styles, or DJs and raves.
Dance show, recital or competition - Coverage for spectators only.
Drill team exhibition - Coverage for spectators only.
Educational exhibition - Cardiopulmonary resuscitation (CPR) or driver's education are not eligible for coverage.
Fashion show
Fundraiser
Funeral or memorial service
Graduation ceremony

Risk Class 1
Hobby show - Shows such as arts and crafts, antiques, gamers or trading/playing cards, static autos or recreational vehicles (no driving or racing), camera, garden or flower shows. In-water boat shows, gun or knife shows are not eligible events.
Holiday event (indoors)
Lecture or speaking engagement
Luncheon
Meeting (indoors) - Includes teleconferences. Could be a business meeting, AA meeting, scout meeting or aséance. Coverage does not include evangelistic meetings with faith healing meetings, health fairs, renaissance fairs or festivals, political rallies or events, overnight camping or retreats.
Pageant
Poetry reading
Quinceañera
Reunion (indoors)
Scouting Jamboree - For events that don't have overnight camping.
Social reception (indoors) - Fraternity and sorority events are not eligible for coverage.
Store opening
Trade show or convention (indoors) - Shows such as camera, computer, consumer products, electronics, garden and flower, home, job fairs, mobile home, recreational vehicle (RV) and vacation.
Voter registration
Wedding

Risk Class 2
Bingo game
Card game or tournament board game
Concert (outdoors) - Policy does not cover concerts with rap, hip hop, heavy metal, punk or similar music styles, or DJs and raves.
Domestic animal show/event - Policy does not cover shows or events with farm, saddle or exotic animals.
Easter egg hunt

Risk Class 2
<b>Festival or cultural event (indoors)</b> - Events with more than 5,000 spectators are not eligible. Coverage does not include mechanical amusement devices.
<b>Fishing event</b>
<b>Holiday event</b> - For example, a Christmas tree lighting or Menorah lighting.
<b>Meeting (outdoors)</b> - Does not include evangelistic faith healing meetings, health fairs, renaissance fairs or festivals, political rallies or events, overnight camping or retreats.
<b>Picnic</b> - Coverage does not include pool or lake activity or any inflatables including bounce houses and inflatables containing persons.
<b>Reunion (outdoors)</b>
<b>School band competition or event</b>
<b>School carnival</b> - For events that don't have mechanical rides.
<b>Soap Box Derby</b> - Coverage for spectators only.
<b>Social reception (outdoors)</b> - Fraternity and sorority events are not eligible for coverage.
<b>Trade show or convention (outdoors)</b> - Shows such as consumer product, garden and flower, home, job fairs, mobile home, recreational vehicle (RV).
<b>Video game contest</b>

Risk Class 3
<b>Aerobics and Jazzercise class or event</b> - Coverage for spectators only.
<b>Baseball game</b> - Coverage for spectators only.
<b>Basketball game</b> - Coverage for spectators only.
<b>Bicycling (off-road)</b> - Coverage for spectators only. Does not include participants, bicycle rallies and races.
<b>Block Party/Street closure/Street fair</b> - Events with more than 5,000 spectators are not eligible.
<b>Bowling tournament</b> - Coverage for spectators only.
<b>Boxing, wrestling or hockey</b> - Coverage for spectators only.
<b>Casino or lounge show</b>
<b>Cheerleading event/competition</b> - Coverage for spectators only. Policy does not cover pyramids.
<b>Comedy show</b>
<b>Company or corporate retreat</b>
<b>Cornfield maze or hayride</b> - Farm implements and equipment are not covered.
<b>Dance class</b> - Coverage for spectators only.
<b>Farmers market</b>

Risk Class 3
<b>Festival and cultural event (outdoors)</b> - Events with more than 5,000 spectators are not eligible. Coverage does not include rides, professional rodeos, mechanical amusement devices, motorized sporting events, farm implements or equipment, roller coasters or sky coasters.
<b>Film screening/showing or movie release party</b>
<b>Football game</b> - Coverage for spectators only.
<b>Golf tournament</b> - Coverage for spectators only.
<b>Grad Night</b>
<b>Gymnastic competition</b> - Coverage for spectators only.
<b>Halloween costume contest</b>
<b>Ice skating show</b> - Coverage for spectators only.
<b>Junior Athletic game</b> - Coverage for spectators only. Does not include participants, swimming and pool facilities, water slides, trampolines, wall climbing or slam dancing.
<b>Karate meet</b> - Coverage for spectators only.
<b>Lacrosse game</b> - Coverage for spectators only.
<b>Livestock show</b> - Coverage does not include petting zoos.
<b>Magic show</b> - Coverage for spectators only. Does not include audience participation.
<b>Marathon - Walk or Run</b> - Includes 5ks and 10ks. Color runs and political marches are not eligible for coverage. Coverage does not include participants.
<b>New Year's party</b> - For invite-only private parties. Public parties are not eligible for coverage.
<b>Nonprofessional sporting event</b> - Coverage for spectators only. Does not include professional sports, bicycle races or rallies, bungee jumping, hang-gliding, inflatables including persons, laser tag, luge, motorized events, paintball, parachuting, parasailing, professional rodeo/roping events, skateboarding, ski events, sky diving, slam dancing, swimming, pool facilities, tobogganing, trampolines, wall climbing, water events, water slides, war games or reenactments.
<b>Parade</b> - Events with more than 5,000 spectators are not eligible for coverage.
<b>Play or play reading</b>
<b>Pool and/or billiards tournament</b>
<b>Prom</b>
<b>Rugby</b> - Coverage for spectators only.
<b>Soccer game</b> - Coverage for spectators only.
<b>Softball game</b> - Coverage for spectators only..
<b>Sporting event - other (indoors)</b> - Coverage for spectators only. Does not include, swimming and pool facilities, water slides, trampolines, wall climbing or slam dancing.
<b>Talent show</b> - Rap, hip hop, heavy metal shows are not eligible for coverage.

<b>Risk Class 3</b>
<b>Tennis tournament</b> - Coverage for spectators only.
<b>Volleyball game</b> - Coverage for spectators only.
<b>Walking/hiking tour</b> - Coverage for spectators only.
<b>Wine tasting</b>

<b>Excluded Events &amp; Activities</b>
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<b>Aircraft Rides, Exhibitions, Operation</b>
<b>Any event with a known attendance of greater than 5,000</b>
<b>Bicycle Rally, or Race</b>
<b>Bungee Jumping</b>
<b>Circus</b>
<b>Moshing, Stage Diving or Crowd Surfing, but only if you have organized, contracted for, endorsed, encouraged or sanctioned such activity</b>
<b>Exotic Animal Show or Event</b>
<b>Film Production</b>
<b>Fireworks</b>
<b>Fraternity Event</b>
<b>Go Kart Race</b>
<b>Hang Gliding</b>
<b>Heads of State Event</b>
<b>Hot Air Balloon Ride</b>
<b>Hypnosis</b>
<b>Inflatable Usage</b> (including bounce houses and inflatables containing a person)
<b>Instructional Class – Driver’s Education, Flying, Health, or CPR</b>
<b>Laser Tag</b>
<b>Luge</b>
<b>Mechanical Amusement Device Usage</b> (i.e. carnival ride or mechanical bull)
<b>Motorized Sporting Event</b>

<b>New Year’s Party (Open to public)</b>
<b>Overnight Camping or Retreat</b>
<b>Paint Ball</b>
<b>Parachuting</b>
<b>Parasailing</b>
<b>Petting Zoo</b>
<b>Promotion (Marketing) – for profit</b>
<b>Political Rally, March, or Event</b>
<b>Rave</b>
<b>Reality TV Shows</b>
<b>Renaissance Fairs or Festivals</b>
<b>Rodeo or Roping Event – Professional</b>
<b>Saddle Animal Rides</b>
<b>Skate Boarding</b>
<b>Skiing</b>
<b>Sky Diving</b>
<b>Soap Box Derby/Racing</b>
<b>Sorority Event</b>
<b>Swimming</b>
<b>Temporary Grandstand Usage</b>
<b>Tobogganing</b>
<b>Tractor Pulling</b>
<b>Trampoline Usage</b>
<b>Wall Climbing</b>
<b>War Game or Re-enactment</b>
<b>Water Sports, other than fishing</b>
<b>Water Slide Usage</b>
<b>Any event not otherwise scheduled in Risk Class 1, Class 2 or Class 3.</b>

#### About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions’ underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: [intactspecialty.com](http://intactspecialty.com).

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: [intactspecialty.ca](http://intactspecialty.ca) and for information about Intact Financial Corporation, visit: [intactfc.com](http://intactfc.com).

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