



## Compliance Corner

Susan H. Lee, Compliance Officer

### **The Texas A&M University System Tenant User Liability Insurance Program**

As a public institution, our campus may from time to time provide access to our facilities for third party groups to conduct events on state property. As a state entity, we are protected from liability under The Texas Tort Claim Act which provides very specific and limited situations when, as a state entity, we may be liable, but generally, protection under sovereign immunity is very broad.

The same immunity does not apply to third party groups who may wish to use our facilities for events. As a general rule, System Risk Management encourages us to be diligent in asking questions regarding outside groups and people who are using state property for events. You should ask for proof of insurance prior to the event as evidenced by a certificate of insurance (COI).

There may be times when a group or person does not have insurance coverage; however, use of our facilities and our relationship with the third party group is critical. In response to these situations, The Texas A&M System, as part of the University Risk Management Insurance Association (URMIA), has access to the URMIA Tenants and Users Liability Insurance Program or TULIP. This program is administered by Bene-Marc and allows third party groups to purchase insurance directly through Bene-Marc for specific functions to be held in/on a System Member campus/agency. It is designed to provide low cost general liability insurance/accident medical coverage to third party users of our facilities.

The program provides third party groups with general liability and accident medical coverage for injuries or property damage which may occur during their event on System Member property. In turn, it protects Members by naming the Member as an additional insured. Sovereign immunity protects Members from liability, however, in the event a Member is sued, this policy would provide a defense of the suit.

Your third party group can access the website for quotes at <https://tulip.ajgrms.com>. If this is the first time the third party group will use the site, they will need to register to create an account. A user ID is required and can be obtained by contacting Traci Morris at 4585. The quoting and purchase process will take place between the third party group and Bene-Marc directly. All you will need is the final COI from Bene-Marc.

This is an outstanding way to build awareness and assist third party groups who need insurance for a single event.

***System Risk Management understands this is not a one size fits all requirement. If in your analysis, there is a situation where the third party is unable to meet these guidelines, please contact System Risk Management to discuss the possibility of modifying the requirements based on specific facts regarding the event. It is understood special situations may arise.***