

TENANT USER LIABILITY PROGRAM

Insured: Chicago Park District -TULIP

Underwritten by: One Beacon Insurance Co. through Atlantic Specialty Ins. Co. Rated A - XI NAIC # by.
by A.M.Best a member company.

Administered by: Rolei Financial Services Corp. (RFS) a Certified Minority Company (MBE) in cooperation with Mesirow Financial (Leading Broker)

Policy Term : One year January 1st. 2019 to Dec 31st. 2019
Policy Number : GL00444-10

THE TENANT USER LIABILITY INSURANCE

PROGRAM (TULIP)

WHY DO I NEED INSURANCE?

...IT IS MY EVENT AFTER ALL!





Parents: Please Stop Ruining Youth Sports



EXECUTIVE SUMMARY

The TULIP (Tenant User Liability Insurance Program) policy is designed to provide patrons of the Chicago Park District with the necessary coverage to protect themselves and the District from any incident of liability arising out of the use of the Park facilities for Special Events organized by the patrons.

Coverage is provided to the tenant user for up to a million dollars (combined single limit) and the patron must pay a small premium based on the amount of participants, the type of event and the number of days that will use the facility. This policy provides coverage for Liquor Liability exposure whenever the patron is not able to be added under the coverage of the vendor who is going to serve the liquor at the event, other additional insured as well as exhibitors and concessionaires for a minimum additional premium.

Coverage is confirmed to the District and the patron via Certificates of Insurance in which there are indications of premium paid, amount covered, place and duration of the coverage.

The TULIP policy represents an incredible value to consumers because of the wide scope of coverage as well as the very low premium in comparison with a true stand alone Special Event policy.

ADVANTAGES TO THE TENANT USER

- 1) Facilitates the compliance with the permit requirements
- 2) Personalized attention to the insurance requirements
- 3) Local Broker with an accessible physical facility to be reached either in person, by phone or by e-mail.
- 4) Low cost insurance program easily obtainable.
- 5) Opportunity to discuss the risk and obtain adequate classification
- 6) Same day service.
- 7) Revision of existing coverage to be in compliance, if the customer has its own insurance coverage.
- 8) Mail, personal or internet transaction in accordance to the customer's preferences.
- 9) No extra service fee, but just the published premium rates according to the classification requested by the underwriters.
- 10) No risk of misclassification or error.

TULIP INSURANCE

ADVANTAGES TO THE CHICAGO PARK DISTRICT

The Tenant User Liability Insurance Program presents several advantages to the Chicago Park District:

- 1) Non budgetary item to The Chicago Park District.
- 2) No premium cost.
- 3) Ownership and control of the amount insured
- 4) Adequate coverage for Special Events at no cost to the Park District
- 5) No administrative and/or transactional cost to CPD
- 6) No extra burden to the Risk Management Department.
- 6) No additional due diligence
- 7) No cost of Claim Administration
- 8) No need of Audit or any other administrative cost
- 9) No need to use the Master Policy for minor claims
- 10) Extra piece of mind.

**INSTRUCTIONS FOR TULIP INSURANCE CHICAGO PARK DISTRICT TENANT/USER INSURANCE PROGRAM ADMINISTERED BY:
RFS. CORP OF IL (RFS Corp)**

Dear Patron of the Chicago Park District: Enclosed you will find an application to obtain a quote for General Liability and/or Liquor Liability Insurance for the Special Event that you are planning at one of the Chicago Park District locations. Please answer all questions, sign, date and fax it to us at (312) 335-1591. Once we give you a firm price, you must pay the premium for this Special Event Policy with either cash, a Money Order or Certified Check payable to the order of Rolei Financial Services Corp. **(Credit cards are accepted via PayPal.)** In turn, we will fax confirmation to the Chicago Park District in order for them to issue the applicable permit. Please, complete this process with enough anticipation so that the Park District can issue the Permit on time.

Always remember that while you are on the property of the Chicago Park District, you must exercise appropriate behavior and comply with the directions of the Chicago Park District Police. We wish you a successful event and please do not hesitate to call us to report any accident or problem.

YOU CAN COMPLETE THIS PROCESS SENDING THE APPLICATION AND MONEY ORDER IN THE MAIL. OUR TURN AROUND TIME IS ONE DAY. YOU DO NOT NEED TO COME TO THE OFFICE Sincerely,

JAIME M. ROJKIND, CFP

RFS CORP. 980 N. MICHIGAN AVE., SUITE 1189 CHICAGO, IL 60611 PH: 312-654-8200 FAX: 312-335-1591

LIQUOR INSTRUCTIONS: SERVING LIQUOR IN THE PREMISES OF THE CHICAGO PARK DISTRICT REQUIRES YOU TO PROVIDE PROOF OF INSURANCE FOR LIQUOR LIABILITY COVERAGE AS REQUIRED UNDER THE CITY OF CHICAGO AND THE STATE OF ILLINOIS LIQUOR LIABILITY LAWS, IF YOU USE A PROFESSIONAL CATERING SERVICE YOU HAVE TO OBTAIN A CERTIFICATE OF INSURANCE NAMING THE CHICAGO PARK DISTRICT AND YOU AS ADDITIONAL INSURED FOR LIQUOR LIABILITY. IF YOU CANNOT OBTAIN THIS CERTIFICATE YOU MUST PURCHASE LIQUOR LIABILITY INSURANCE FROM US AT AN ADDITIONAL PREMIUM. PREMIUMS ARE NON-REFUNDABLE EVEN IF THE EVENT IS CANCELLED.

E-MAIL: roleimail@aol.com

TULIP TENANT USER LIABILITY INSURANCE PROGRAM APPLICATION FOR SPECIAL EVENT LIABILITY INSURANCE

(To be completed by the Tenant User)

1. Name of Policy Holder/Program Sponsor: **CHICAGO PARK DISTRICT**
2. 2. NAME OF THE PARK _____
3. 3. ADDRESS OF PARK: _____ CHICAGO, IL _____
4. 4. APPLICANT NAME (ind. Or Group) _____
5. 5. APPLICANT ADDRESS: _____
6. 6. CITY: _____ ZIP: _____ PH: _____ 7. FAX #:
_____ E-MAIL: _____
7. 8. TYPE OF EVENT: _____
8. 9. RESPONSIBLE PERSON: _____
9. EVENT DATES: _____ TO _____ Number of days: _____
10. HOW MANY PEOPLE?: _____ PER DAY
11. 10: ANY CONCESSIONAIRES: YES NO (CIRCLE) FOOD OR NON-FOOD (CIRCLE) COMPLETE NAME AND ADDRESS OF CONCESSIONAIRES: _____

12. MAIL THE APPLICATION AND MONEY ORDER TO THE ADDRESS ABOVE. YOU DO NOT NEED TO COME TO OUR OFFICE

IS LIQUOR SERVED AT THIS EVENT? YES NO (CIRCLE) IS LIQUOR SOLD AT THIS EVENT?

YES NO (CIRCLE) Name of business selling liquor: _____

Is there a charge for tickets or admission fee? YES NO (CIRCLE) HOW MUCH? _____

I certify that the information provided to obtain this insurance coverage is accurate to the best of my knowledge.

DATE: _____ Signature of Tenant User _____

YOUR NAME (as signed) ----- PLEASE NOTE NO COVERAGE IS PROVIDED BY THIS POLICY UNLESS AN APPLICATION HAS BEEN SUBMITTED AND A PREMIUM HAS BEEN PAID. NO COVERAGE IS PROVIDED FOR LIQUOR LIABILITY UNLESS THE SUBMITTED APPLICATION INCLUDES A PREMIUM PAYMENT FOR LIQUOR LIABILITY. NO COVERAGE IS PROVIDED BY THIS POLICY FOR PAID PROFESSIONAL ENTERTAINMENT OR TALENT UNLESS SPECIFICALLY ENDORSED HEREON. THIS INSURANCE DOES NOT APPLY TO "BODILY INJURY" OR PERSONAL INJURY" OR DEATH OF ANY PERSON WHILE REHEARSING OR PRACTICING FOR, PARTICIPATING IN, OR TRAVELING TO AND FROM ANY CONTEST OR EXHIBITION OF AN ATHLETIC, DANCE OR SPORTS NATURE. NO COVERAGE IS PROVIDED FOR BODILY INJURY AS A CONSEQUENCE OF THE USE OF JUMPING JACKS, ANIMAL, RIDING, MECHANICAL DEVICES, ANY TYPE OF RIDING OR INFLATABLE DEVICES. Premium payment by the APPLICANT must be made when the application is submitted. Payment should be made payable to: **ROLEI FINANCIAL SERVICES CORP. OR RFS CORP.**

FAX THIS APPLICATION TO: 312-335-1591

Total Attendance (Spectators/Participants)				Additional Premium for Liquor Liability
	Class 1	Class 2	Class 3	
a. 1-100	\$75.00	\$100.00	\$150.00	\$75.00
b. 101-500	\$100.00	\$135.00	\$200.00	\$185.00
c. 501-1500	\$150.00	\$185.00	\$310.00	\$260.00
d. 1501-3000	\$200.00	\$315.00	\$425.00	\$375.00
e. 3001-5000	\$300.00	\$425.00	\$625.00	\$490.00
f. 5001 + (Rate Per Person)	Refer to Company	Refer to Company	Refer to Company	Refer to Company

Any Class 4 Events use the Special Events Guide.

Table 2 - Total Events Rates (5 or More Days)

Total Attendance (Spectators/Participants)				Additional Premium for Liquor Liability
	Class 1	Class 2	Class 3	
a. 1-100	\$95.00	\$170.00	\$300.00	\$110.00
b. 101-500	\$140.00	\$215.00	\$360.00	\$275.00
c. 501-1500	\$235.00	\$355.00	\$455.00	\$435.00
d. 1501-3000	\$335.00	\$460.00	\$575.00	\$600.00
e. 3001-5000	\$450.00	\$625.00	\$785.00	\$750.00
f. 5001 + (Rate Per Person)	Refer to Company	Refer to Company	Refer to Company	Refer to Company

Aerobics and Jazzercise Classes or Events
Amateur Rodeo and Roping Events
Baseball - Amateur
Basketball - Amateur
Bicycling - Offroad Only (No racing)
Block Parties/Street Closures/Street Fairs-Under
5,000 Spectators
Bowling Tournaments
Boxing, Wrestling, Hockey and Football Games -
Amateur
Casino and Lounge Shows
Cheerleading Events/Competitions (no Pyramids)
Comedy Shows
Company or Corporate Retreats
Concerts - Pop Cover Bands
Cornfield Mazes
Country & Western Events – No Rodeos or Ride
Country Festivals and Fairs – No Rides
Festival and Cultural Events – Outdoors
Film Screenings
Film Showings
Golf Tournament - Daytime
Grad Night
Gymnastic Competitions - Spectators Only
Halloween - Costume Contests
Hay Rides
Ice Skating Shows
Junior Athletic Games

Livestock Shows
Magic Show
Marathons (Walking & Running) Attendees 500
and under
Mobile Homes/Rv Shows - Professionally
Managed
Movie Release Party
New Years Party (Private/By Invite Only)
Old Timer Events
Parades – Under 5,000 Spectators
Play Readings
Plays
Pool And/Or Billiards Tournaments
Proms
Rugby
Soccer
Softball - Amateur
Sporting Events – Indoors – Non-Professional
Talent Show (No Rap, Hip Hop, Heavy Metal
Shows)
Tap Dancing
Tennis Tournament
Theatrical Stage Performances
Volleyball - Amateur
Wagon / Hayrides
Walking / Hiking Tour
Wine Tasting

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A WORD ABOUT LIQUOR LIABILITY

In every U.S. state, a person who is injured by the actions of an intoxicated individual may choose to bring a personal injury claim directly against the wrongdoer. And in several states, including Illinois, the injured person may also bring a civil claim against a vendor who supplied alcohol to the person who caused the injury. These claims are known as "dram shop" claims; the name comes from the fact that alcohol was traditionally sold by a unit of measure called a dram. In this article we'll spotlight the key aspects of Illinois law as it creates third party liability for an [alcohol-related accident](#).

The [Illinois General Statutes](#) allow a person who is injured by an intoxicated person to bring a claim for damages against the alcohol vendor who supplied the alcohol. The claim may be brought for personal injury, property damage, and damage to means of support or loss of society.

Here is an example of Illinois's dram shop law at work. Suppose that one Saturday evening, Dale heads out to Bob's Bar to have a few drinks. After several beers, he decides to head downstairs to the bar's pool table. As he tries to descend the stairs, he trips and falls against Patty, knocking her down the flight of stairs and causing injury.

Patty may bring a civil claim against Dale directly for her injuries. She may also choose to bring a claim against Bob's Bar under Illinois's dram shop law, since the bar provided the alcohol that intoxicated Dale at the time of the accident. Dale may not bring a dram shop claim against the bar, however, even if he was also injured in the fall. (Note: Both Dale and Patty may have a premises liability claim against the bar if the fall was caused by an unreasonably dangerous condition on the stairs, such as a broken step or a missing railing.)