

**NEW BRUNSWICK PROFESSIONAL OUTFITTER GUIDE ASSOCIATION
Group Insurance Program – Frequently Asked Questions:**

I've been with the same broker for years – is there really any difference?

YES! What Mones & Associates has done is to basically “bulk buy” the insurance for NBPOGA Members making it possible to pass some premium savings on to you. Just as experience has taught you how to be efficient in your operations as an Outfitter, Mones & Associates have become very efficient in providing Insurance Programs to Outfitting Associations across Canada. By streamlining the necessary administration involved, we are able to realize a reduction in the costs associated with the processing of insurance documentation, risk evaluation and underwriting – these are savings we can then pass on to you as our Insureds.

Do I have to be a New Brunswick Professional Outfitter Guide Association Member to get a quote?

NO we will be happy to provide you with a quotation on your insurance, BUT YOU MUST BE A NBPOGA MEMBER PRIOR TO OUR OFFICE BINDING ANY INSURANCE COVERAGE FOR YOUR OPERATIONS!

My existing policy has \$10,000,000 liability, but this one is only offering \$5,000,000 – why?

Many of the existing policies that we have had a chance to review do indeed provide \$10,000,000 General Liability protection. *It is however important to note that this only covers your operations and excludes your Automobiles (on the policies we have reviewed to date).* The challenge with this is that you have a significant chance of a claim occurring while transporting clients in vehicles from the airport or to and from your hunting areas. In these instances – only the coverage protecting you is what was purchased through your automobile policy (in most cases only \$1,000,000 liability or less). In most cases, your general liability will NOT respond is an accident occurs with your vehicle.

The goal of our Insurance Program is to provide you the maximum amount of insurance protection at the best pricing possible. Consequently, we have established an Umbrella Liability coverage that will add an additional \$5,000,000 protection to both your automobiles and your general operations. (See the next question for more details on Umbrella Liability and how it works.)

What is UMBRELLA LIABILITY and do I really need it?

UMBRELLA LIABILITY INSURANCE is necessary as it is very common to use automobiles in one form or another in your Outfitting Operations. (It is important to note that almost ALL Commercial General Liability policies EXCLUDE owned Automobiles licensed for the road.)

By adding Umbrella coverage to your insurance – we can provide you an additional \$5,000,000 of protection in excess of the \$1,000,000 provided by your automobile insurer on you vehicles and the \$5,000,000 provided by your general liability policy.

The question always is asked – how much liability do I really need? Our answer is simple – as much as you can afford! If you ever need it, you will be very happy you have as much of it as you can get at that time! We believe adding Umbrella Liability is an affordable alternative for New Brunswick Outfitters!

Why do all policies expire April 01 and what if my insurance is due some other time of the year?

All insurance issued under the NBPOGA Members Insurance Program will have a common expiry of every April 01. This is done for two main reasons: (1) By having all insurance due at the same time, we can better track how much premium this Insurance Program generates and that gives us better leverage to negotiate the best renewal premiums possible on your behalf and (2) it is more cost effective for our office to handle all the NBPOGA Renewals at one time thus allowing us to pass on the maximum amount of savings on to you.

If your insurance is currently due to expire at some other time of the year, we will provide you a short-term policy between your current expiry and April 01 so no lapse in coverage will occur. The short-term premiums will be based on the number of days coverage is required in order to expire on April 01 of the following year.

Why does Mones & Associates need these applications completed if I just want to get a quote?

The attached questionnaires are designed to obtain information for both Mones & Associates and our insurance companies. This information is required so that the insurance company is aware of your complete operations and to ensure we are able to provide you with all possible discounts and the best pricing possible.

What is "REPLACEMENT COST"?

Replacement Cost is defined as the actual cost to replace something of like & kind "*new for old*". This means purchasing something at today's costs regardless of when the item in question was originally bought. If it is a building – it will be the cost to rebuild it based on new materials and building codes. This will also include the removal of the old building, cost of labour and the transportation cost of materials to your location. (For remote property locations – transportation can be a significant portion of the value.)

Why do you need to know if we have Subsidiary Companies and who owns what?

General Liability only protects the legal entities or companies that are shown on the actual Certificate of Insurance. We want to make certain all of your operations are properly covered and that we understand who is involved in your operation.

Why do you ask if we have a website?

This is important as the insurance company is providing you with advertising liability and as such are interested in the types of advertising you may be doing. Also – we can find a great deal of information about your operations such as location and photos of buildings that assist us in giving you the best rate possible as well.

What about my "OTHER" Operations?

Some Outfitters may have operations other than outfitted hunting or fishing that is related to their outfitting business. For example, you may run a trap line in the same area as you outfit and offer trap line adventure trips or own a lodge with the primary purpose of providing accommodations to your hunting clients, but also some off-season Bed & Breakfast opportunities. These would be considered a related, non-outfitting operation.

The insurance company is willing to extend your Commercial General Liability to cover these operations providing this information is disclosed and any additional premium that may be required is paid.

For operations which are not related, we would be happy to provide a separate insurance policy to you.