



## **NEW BRUNSWICK PROFESSIONAL OUTFITTER GUIDE ASSOCIATION GROUP LIABILITY PROGRAM - COVERAGES AND HIGHLIGHTS**

Coverage for **ALL PROPERTY** including building, contents, watercraft and equipment is provided for direct physical loss or damage on an **ALL RISKS, REPLACEMENT COST BASIS**, including the following Extensions of Coverage:

- All Risk Building, Contents, Watercraft and Equipment Coverage
- Replacement Cost including cost of transportation of materials to remote locations
- Fast Claims Service & Local Adjusters that understand the Outfitting Industry
- Premium Credits for on site fire protection such as hoses and pumps
- Additional Premium credits are available for higher deductibles

### **COMMERCIAL GENERAL LIABILITY COVERAGES**

- Commercial General Liability Limit of \$5,000,000
- Product &/Or Completed Operations
- Blanket Contractual Liability
- Contingent Employers Liability
- Advertising Liability
- Damage to Hired/Rented Automobiles (\$50,000)
- Tenants Legal Liability
- Cross Liability (Separation of Insureds)
- Unlicensed Motorized Vehicles
- Employees & Subcontract Guides as Additional Insureds
- Personal Injury
- Non Owned Automobiles
- Operation of Attached Machinery
- Forest Fire Fighting Expenses
- Voluntary Medical Payments
- Injury to Participants Included
- Watercraft Liability (owned and non-owned less than 39 feet in length)

### **UMBRELLA LIABILITY PROTECTION**

**UMBRELLA LIABILITY INSURANCE EXPLANATION:** As it is very common to use automobiles in one form or another in outfitting operations, we have also set up an Umbrella Liability policy to add an additional \$5,000,000 liability protection over your auto liability, commercial general liability, watercraft & premise liability policies.

#### **MINIMUM UNDERLYING UMBRELLA LIABILITY REQUIREMENTS:**

- I. Automobile, ATV / Recreational Vehicle & Watercraft Liability of \$1,000,000
- II. Commercial General Liability of \$5,000,000

**NOTE: Most Commercial General Liability policies DO NOT Cover Automobiles licensed for the road. Umbrella Liability however does.**

