



## Saskatchewan Outfitters Association

### 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

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|---|--|
| ➤ Commercial General Liability Limit of \$5,000,000     | ➤ Personal Injury  |
| ➤ Product &/Or Completed Operations                     | ➤ Non Owned Automobiles  |
| ➤ Blanket Contractual Liability                         | ➤ Operation of Attached Machinery  |
| ➤ Contingent Employers Liability                        | ➤ Forest Fire Fighting Expenses  |
| ➤ Advertising Liability                                 | ➤ Voluntary Medical Payments   |
| ➤ Damage to Hired/Rented Automobiles (\$50,000)         | ➤ Injury to Participants Included  |
| ➤ Tenants Legal Liability                               | ➤ Watercraft Liability (owned and non-<br>Owned less than 26 feet in length) |
| ➤ Cross Liability ( Separation of Insureds)             |  |
| ➤ Unlicensed Motorized Vehicles                         |  |
| ➤ Employees & Subcontract Guides as Additional Insureds |  |

### 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.**