

# GILLINGHAM & ASSOCIATES

a division of Philadelphia Insurance Companies



## ATV Tour Program Details

Gillingham & Associates provides complete insurance coverage for both guided and unguided ATV tour operations. ATVs are a popular way to access the backcountry. ATV operations are commonly found in resort and destination areas where off-road machines are the best way to access remote scenic regions to enjoy sightseeing and other recreational opportunities. These operations typically include a fleet of ATV machines and a rental facility where riders are given a safety briefing before embarking on their tour. This program is not a market for accounts that allow guests to trailer the rental machines off site.

Some of the coverage features available include:

### Liability

- Comprehensive General Liability- with aggregate limits to \$3 million
- Liability coverage that protects guides, outfitters and rental operations from claims brought by guests and others
- Coverage available for lodging and retail facilities that offer ATV tours

### Property

- Inland Marine coverage floater developed for equipment such as ATVs, boats, saddles and tack, guns, snowmobiles, rods, reels and other property
- Property Coverage available for office or store
- Physical damage coverage available for machines

### Documents Required for Proposal

- Completed and signed Outfitter & Guide Application
- Completed Snowmobile/ATV supplemental
- Completed ACORD applications
- Brochures and/or website address
- Waiver of Liability
- Loss Runs or "No Loss" letter signed and dated by the insured for accounts below \$3,500 in annual premium

Please refer to the actual policy for specific terms and conditions. This brochure is purely a marketing information document.

8501 TURNPIKE DRIVE SUITE 200 WESTMINSTER COLORADO 80031  
TEL. 303.428.5400 FAX. 303.428.5900 WWW.OUTDOORINSURANCE.COM

**EXPERT GUIDES FOR SPECIALTY INSURANCE**