

# GILLINGHAM & ASSOCIATES

a division of Philadelphia Insurance Companies



## Dude & Guest Ranch Program Details

Many working and resort-style ranches around the country welcome guests to experience life in the old west for a few days at a time. These ranches typically offer trail rides and may allow guests to participate in limited livestock handling. Dude ranches are often located on significant acreage, allowing guests to enjoy mountain biking, snowshoeing, cross country skiing and other outdoor activities. Trap and skeet shooting, hunting, fly fishing and riding instruction are other activities commonly offered at these facilities.

Dude & Guest ranches may have significant property values, frame construction that is unprotected. The lodge may be equipped with a commercial kitchen. Large auto schedules may include buses and vans used to transport guests.

Gillingham & Associates is the endorsed insurance provider for the Dude Ranchers' Association.

Some of the coverage features available include:

### Liability

- Comprehensive General Liability- with aggregate limits to \$3 million
- Excess limits to \$15 million
- Special Events Coverage available for ranches that host weddings, conferences and reunions
- Coverage available for watercraft up to 26 feet in length, including drift boats and rafts
- Liability coverage for trail rides and a wide variety of other recreational activities
- Coverage available for hunting dogs in the insured's Care, Custody or Control
- Hunting and Fishing Guides as Additional Insured endorsements available to help close the gaps for gray area independent contracting guides

### Property

- Blanket Limits with large in house capacity
- Special Form on Building, Contents, Loss of Income and Extra Expense
- Agreed Value Endorsement available with property appraisal
- Inland Marine coverage available for equipment such as ATVs, boats, saddles and tack, guns, snowmobiles, rods, reels and other property
- Elite Property Enhancement includes \$100,000 Business Income Coverage, Sewer or Drain Water Back Up and other features
- Large capacity for property located in remote, unprotected areas and resort or destination communities

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

**EXPERT GUIDES FOR SPECIALTY INSURANCE**

### **Automobile**

- Includes protection for both business and personal vehicles so long as vehicles are registered in the company's name
- Minimum Physical Damage Deductible of \$500/\$1,000

### **Acceptable Risks**

Dude & Guest Ranch facilities offering:

- Trail Rides
- Guided or Unguided Hunting and Fishing
- Whitewater Rafting and Tubing
- Bicycle Tours
- Trap and Skeet Shooting
- Rifle, Pistol and Archery Ranges
- Sightseeing & Photography Tours
- Cross Country Skiing
- Snowshoeing
- Kayak Tours
- Pack Trips
- ATV and Snowmobile Tours
- And Many other types of Outdoor Recreation Exposures

### **Documents Required for Proposal**

- Completed and signed Lodge & Resort Application
- 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

### **Payment Terms**

- Interest Free Payment Plans available for accounts that generate at least \$2,000 in annual premium
- Direct Bill, unless your agency is otherwise contracted with Philadelphia Insurance Companies all policies will be billed directly to the insured

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

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