

GILLINGHAM & ASSOCIATES

a division of Philadelphia Insurance Companies



Fishing & Hunting Lodge Program Details

This program addresses the needs of many types of lodging operations: Alaska fly-in fishing and hunting lodges, southern hunting plantations, Ozark fishing resorts, Texas big game and bird shooting preserves and Rocky Mountain fishing and hunting lodges—just to name a few.

Guests look forward to navigating the lakes and rivers on boats, riding horses, hunting with firearms, and hiking trails and wading streams. Dogs are often an integral part of the business, including kennel, breeding and training operations. For some lodges, the only way to reach the property is by boat or airplane.

Like all of our programs, we have tremendous property insurance capacity for frame, unprotected, large property values. The general liability exposure revolves around tough backcountry terrain, where guests are exposed to the elements. Hunting and fishing exposes guests to guns and waterborne activities. This program is designed to underwrite all of the needs of hunting and fishing lodges.

Some of the coverage features available include:

Liability

- Comprehensive General Liability- with aggregate limits to \$3 million
- Excess limits to \$15
- Special Events Coverage available for insureds hosting weddings, conferences, reunions, shooting tournaments and other 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
- Coverage available for retail facilities, restaurants, cabin rentals and other related exposures
- Coverage available for watercraft up to 26 feet in length including drift boats and rafts

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
- Ability to write property located in remote, unprotected areas and resort or destination communities

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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

- Hunting & Fishing Lodges
- Hunting Preserves
- Hunting Guides
- Fishing Guides
- Trail Rides
- Whitewater Rafting
- Bicycle Tours and Rentals
- Sightseeing & Photography Tours
- Cross Country Skiing
- Kayak Tours and Rentals
- Pack Trips
- ATV and Snowmobile Operations
- And Many other types of Outdoor Recreation Operations

Documents Required for Proposal

- Completed and signed Lodge & Resort Application
- Completed ACORD applications
- Brochures and/or website
- 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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