

# GILLINGHAM & ASSOCIATES

a division of Philadelphia Insurance Companies



## Snowmobile Tour Program Details

Gillingham & Associates provides complete insurance coverage for both guided and unguided snowmobile tour operations. Snowmobiles are a popular way to access the backcountry during the winter months when high levels of snowfall prevent traditional methods of travel. Snowmobile operations are commonly found in destination resort communities and other remote areas that experience significant periods of snow and cold temperatures. A snowmobile is often the best way to access remote scenic regions to enjoy sightseeing and other recreational opportunities in the winter. These operations typically include a fleet of snowmobile 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 snowmobile tours

### 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 floater developed 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
- Property Coverage available for office or store
- Physical damage coverage available for machines

### 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

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

**EXPERT GUIDES FOR SPECIALTY INSURANCE**

**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.

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