



PRODUCT HIGHLIGHTS

OTHER OUTDOOR INSURANCE PROGRAMS

Benefits of this Program

Philadelphia Insurance Companies not only underwrites outfitters, guides, and other more “traditional” outdoor businesses, we also have a unit underwriting outdoor recreation and hospitality accounts that reach beyond the guidelines of Philadelphia’s standard outdoor products. Simply put, any recreational or hospitality account can be a fit with Gillingham & Associates.

Clients often have exposures that require special underwriting attention or manuscript insurance coverages. Our outdoor industry-specific underwriting expertise gives us the ability to meet these needs by providing a complete multi-line package account providing coverage for their unique operations. The account may be quoted surplus lines to take advantage of rating expertise and coverage forms.

Gillingham & Associates is a subsidiary of Philadelphia Insurance Companies that specializes in commercial property & casualty insurance for the outdoor recreation and hospitality industries. With over 15 years insuring the recreation, hospitality and leisure market, we have insights into your industry that others just don’t have.

If your business provides a guest experience, outdoor recreation, hospitality or lodging services, you owe it to yourself to contact us. Just submit completed insurance applications and our underwriter will contact you to discuss the details of your operation.

Some of the Products Addressed by this Program

- ATV Tours
- Auto Livery
- Clubs - recreational clubs, environmental conservation clubs
- Dog Trials or Tests
- Recreational Equipment Rental
- Ocean Kayaking
- Agricultural Entertainment - pumpkin patches, corn mazes, outdoor haunted houses
- Incidental Amusement Devices
- Horse Stables
- Vacant Land used for recreational purposes
- Land Leased to Others for recreational purposes
- Waterborne Activities - jet skis, waterskiing
- Incidental Waterslides
- Small Marinas, less than 100 boat slips
- Incidental Rock Climbing
- On Premise Climbing Walls
- Ropes and Challenge Courses
- Incidental Snow Sledding
- Special Events - fishing tournaments, shooting events, trail ride events
- Travel Coordination for Outdoor Activities
- Whitewater Rafting Tours

Key Benefits

General Liability

- Comprehensive General Liability – Available limits may vary by carrier
- Employee Benefits Liability
- Damage to Premises Rented to You
- Blanket Additional Insureds
- Available Coverage Options:
 - Club Members as Additional Insureds for Hunting Clubs
 - Hunting and Fishing Guides as Additional Insureds
 - Watercraft Liability
 - Dogs in the Insured’s Care, Custody or Control
 - Most ISO Endorsements

Liquor Liability

- Limits to \$1,000,000/\$1,000,000 (in most states)

Property

- Replacement Cost or Actual Cash Value Coverage
- Available Coverage Options:
 - Blanket Limits
 - CP1410 Additional Covered Property
 - Most ISO Endorsements

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OTHER OUTDOOR INSURANCE PROGRAMS - *continued*

Umbrella/Excess Liability

- Available limits may vary by carrier

Inland Marine

- Equipment, tools, saddles and tack, guns, small boats, ATVs, snowmobiles, sleighs
- Fine Arts
- Electronic Data Processing

Crime and Fidelity

- Employee Theft
- Forgery or Alteration
- Theft, Disappearance and Destruction
- Guest Property

Loss Control Services

- On-site loss control available from Taylor & Associates, risk management specialists in the outdoor recreation industry outdoor-safety.com.
- Industry specific Risk Management Guides for your use identifying specific standards and proven techniques for managing inherent risk through outdoor-safety.com

Documents Required for Proposal

- Completed, signed, and dated PHLY Other Outdoor Insurance Programs application
- Completed ACORD applications (for all coverages requested except General Liability)
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Copy of waiver and release forms
- Website information or brochure
- Supplemental applications, if applicable

Service

- Clients are serviced by both our Gillingham & Associates staff as well as the National Processing Center staff
- Independent agents have the choice to work directly with Gillingham & Associates or work with a Philadelphia Insurance Companies Representative in the closest regional office

Carrier

- Gillingham & Associates underwriters review each submission to determine appropriate coverage placement
- Most coverages are underwritten by Philadelphia Insurance Companies, rated A+++ (Superior) by A.M. Best. Nationally recognized as a member of Ward's Top 50. Forbes Magazine has recognized the Companies as one of the 400 Best Big Companies in America
- In some instances where exposures dictate, coverages are underwritten by First Mercury Group, rated (A-) Excellent by A.M. Best. As an excess and surplus (E&S) lines underwriter, First Mercury focuses on the specialty niche and underserved segments of the insurance industry

800.849.9288

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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