



# PRODUCT HIGHLIGHTS

## OUTFITTING & GUIDING

### Benefits of this Program

Philadelphia Insurance Companies' Outfitting & Guiding program provides specially designed coverages and expertise to address the distinct exposures inherent to any guided activity. Whether you're a guide taking someone hunting, fishing, rafting, hiking, or out on an ATV or snowmobile tour, you need an insurance company that understands your industry. Our years of experience and specialization in the outdoor insurance industry allow us to provide stability in rates and coverage that the competition can't.

Gillingham & Associates (G&A) 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 including outfitters, guides, dude ranchers, bed & breakfast owners and others, we have insights into your industry that others just don't have.

We tailor each policy to address each insured's unique exposures. We offer package policies including General Liability, Property, Crime, Inland Marine, Automobile, and separate Directors and Officers Liability and Umbrella liability. For all your outdoor recreation and hospitality needs, visit our website at [PHLY.com](http://PHLY.com).

### Key Benefits

#### General Liability

- Comprehensive General Liability – Available Limits:
  - \$1,000,000 each occurrence
  - \$2,000,000 or \$3,000,000 aggregate
- Employee Benefits Liability
- Damage to Premises Rented to You - \$100,000
- Medical Payments - \$5,000 (\$1,000 for hunting leases)
- Blanket Additional Insureds
- Available Coverage Options:
  - Club Members as Additional Insureds
  - 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

- Elite Property Enhancement: Great Outdoors, including:
  - \$100,000 Business Income and Extra Expense
  - \$2,000 per Horse in Insured's Care Custody or Control
  - \$1,000 per Hunting Dog in Insured's Care Custody or Control
  - \$25,000 Personal Property of Others
- Replacement Cost or Actual Cash Value Coverage
- Available Coverage Options:
  - Blanket Limits
  - CP1410 Additional Covered Property
  - Most ISO Endorsements

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Inland Marine

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

#### Crime and Fidelity

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

#### Automobile

- Hired and non-owned auto
- Owned Autos: commercial vehicles, service vehicles, pick-up trucks, vans and buses used to transport guests
- Seasonal Coverage: company will process endorsements to add and remove coverage or vehicles based on seasonal use
- Web-based Auto ID Card issuance
- Free online interactive defensive driver training course and examination

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# OUTFITTING & GUIDING - *continued*

## Bell Endorsement

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement and \$1,500 Travel Delay Reimbursement

## Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a crisis

## Loss Control Services

- On-site loss control available from Taylor & Associates, risk management specialists in the outdoor recreation industry [outdoor-safety.com](http://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](http://outdoor-safety.com)
- Product specific web-based loss control solutions through [LossControl.com](http://LossControl.com)
- Free online interactive defensive driver training course and examination
- Strategic partnership with best in class vendor for you to access discounted background & motor vehicle record (MVR) checks

## Documents Required for Proposal

- Completed, signed, and dated PHL Y Outfitting & Guiding 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

## Payment Terms

- Interest-free installments available for accounts that generate at least \$2,000 in premium

## 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

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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