



Hub International Phoenix Insurance Brokers

Drayton Valley Office 5050-50 Ave, Drayton Valley, AB T7A 1P1

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www.hubinternational.com

SOA MEMBER'S GROUP INSURANCE PROGRAM

PROGRAM OVERVIEW (2014-15 Policy Term)

The SOA Outfitter Insurance Program is available to all Outfitters who are members in good standing of the Saskatchewan Outfitters Association (SOA) and have the majority of their outfitting operations in the Province of Saskatchewan. Coverage is for Commercial General Liability with optional coverages available for Umbrella Liability, Lodge Property, Mobile Property, Watercraft, Quads and more!

COMMERCIAL GENERAL LIABILITY

Coverage is provided for Outfitter-Guide Hunting &/or Angling activities in the Province of Saskatchewan. This coverage will protect participating Outfitters and their operations against third party bodily injury and property damage exposures, including any necessary defense costs.

LIMITS OF INSURANCE:

\$5,000,000	per occurrence for Bodily Injury & Property Damage
2,000,000	per occurrence Non-owned Automobile (SPF-6) Liability
2,000,000	Forest Fire Fighting Liability & Advertising Liability
2,000,000	Employee Benefits Liability
1,000,000	Non-Owned Aircraft Liability (Just added as of April 1st, 2012)
500,000	Tenants Legal Liability
500,000	Pollution Clean-up Liability (sudden & accidental only)
50,000	SEF 94 – Damage to rented automobiles (\$2,500 deductible)
10,000	per person Voluntary Medical Payments (max \$25,000)
10,000	Air Evacuation expenses for Clients Included
10,000	Depositors Indemnity Bond (protects clients deposits)
25,000	Accidental Death & Dismemberment (protects Guide-Outfiiter only)
1,000	Deductible for Bodily Injury & Property Damage claims

DEPOSITOR'S INDEMNITY BLANKET BOND

\$10,000 per occurrence & annual aggregate limit protecting customer deposits from fraudulent acts of an Outfitter & their employees. This Bond is paid in favour of you client and can be claimed under by the SOA. Should the bond be called – the Insurer will make all attempts possible to recover any monies paid including cost incurred from the Outfitter including, but not limited to court actions.



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**THE FOLLOWING COVERAGES ARE AVAILABLE
FOR AN ADDITIONAL PREMIUM**

The Outfitter-Guide Insurance Program is opened to all Outfitter-Guides who are members of SOA and have the majority of their outfitting operations in the Province of Saskatchewan and provides for Commercial General Liability and a Depositors Indemnity Bond.

Your Outfitters General Liability coverage covers for third party bodily injury and property damage in the amount of \$5,000,000 per occurrence. That means from the time your client arrives and is in your care until they leave – you are protected. Whether they stay in your home, a motel or your lodge; hunt by foot, tree stand, quad or horse; travel by vehicle, boat or airplane; eat meals you prepare or in a restaurant; should something happen and you are held to be responsible for your clients injury or damage to their property **YOU ARE PROTECTED**. An overview of these coverages are included in this renewal package.

OTHER COVERAGES AVAILABLE:

- **Property Insurance** for Buildings, Business Contents, Portable Equipment such as Outfitter Tents, Decoys, Tree Stands, Cameras, etc used in your Outfitting operations.
- **Business Interruption** coverage which would compensate an Outfitter for Loss of Revenues due to the occurrence of an Insured Peril causing loss to Property Insured such as a lodge or equipment.
- **Mobile Property** Insurance for Quads, Side-by-Sides, other off road units & trailers.
- **Watercraft Insurance** to protect against damage caused to watercraft while being used in your outfitting operations.
- **Home / Farm Insurance** is also available through our office. Many Outfitters use their residence in conjunction with there Outfitting business in one way or another and their personal insurance needs to be aware of this. Whether its simply an office in the home, storing outfitting equipment there in the off season or having clients actually stay in your home – it is important the proper insurance is in place should a loss occur.

If you have any questions or concerns regarding your renewal or would like a quote on your other insurance needs please contact either Kathy or Eric at:

HUB Drayton Valley - PHONE: (780) 542-3968 * TOLL FREE 1-877-542-3968 * FAX (780) 542-7775

Kathy Copeland: kathy.copeland@hubinternational.com **Eric Moland:** eric.moland@hubinternational.com

Thank you in advance for your continued support and for allowing Hub International Insurance Brokers to be of service to you!

Yours truly,

Eric Moland, CAIB
Branch Manger