



APOS MEMBER'S INSURANCE PROGRAM LIABILITY COVERAGE OVERVIEW & LIMITS (2022/23)

This Insurance Program is exclusively designed and available only to members in good standing with APOS and who have the *majority of their outfitting operations in the Province of Alberta.*

COMMERCIAL GENERAL LIABILITY

This coverage will protect them and their outfitting operations against **third party bodily injury and property damage** exposures, including any necessary defense costs. This covers all the various allocated outfitter-guide hunting activities in the Province of Alberta.

LIMITS OF INSURANCE:

\$5,000,000	Third Party Bodily Injury & Property Damage - Per Occurrence
\$5,000,000	Non-owned Automobile (SPF-6) Liability - Per Occurrence
\$5,000,000	Forest Fire Fighting Liability & Advertising Liability
\$5,000,000	Personal & Advertising Liability Limit
\$5,000,000	Owned & Non-Owned Watercraft Liability to max speed of 40MPH / 39 feet.
\$500,000	Tenants Legal Liability
\$500,000	Pollution Clean-up Liability (sudden & accidental only)
\$75,000	SEF 94 – Physical Damage to Rented Automobiles (\$1,000 deductible)
\$25,000	Voluntary Medical Payments (Air Evacuation Expenses for Clients Included)
\$25,000	Depositors Indemnity Bond (protects clients' deposits)
\$25,000	Accidental Death & Dismemberment (protects Guide-Outfitter only)
\$1,000	Deductible for Bodily Injury & Property Damage claims

DEFINITION / SHORT SUMMARIES

Products &/Or Completed Operations (Broad Form Coverage) – Protects against injury claims or damage that may result arising out of a Guide-Outfitters product or "work" that has already been completed. Examples of a loss could include injuries to a client that resulted from the collapse of a Tree Stand put up by the Guide-Outfitter or their employee.

Blanket Contractual Liability - Protects against liability arising out of a written contract or agreement that a Guide-Outfitter has entered into that transfers liability or responsibility via the signed contract. A good example of this could be a Guide-Outfitter entering into a contract for use of land for Outfitting purposes. (For Example: Someone leaves a gate open and livestock subsequently escape.)

Personal & Advertising Liability - For claims arising out of copyright infringement or unfair competition resulting from your advertising. This coverage has become increasingly important as many business owners have started managing part or all of their own websites making them personally liable should a claim arise.



Non-Owned Automobiles - Protects against liability imposed by law upon the insured for loss or damage arising from the use or operation of any automobile not owned or licenced in the name of the insured and resulting from Bodily Injury to or the death of any person or damage to property of other not in the care, custody, or control of the insured. A good example of this coverage is when your employee or subcontracted guide uses their personal vehicle in your outfitting business or you as an Outfitter rent a vehicle. This would automatically extend to protect you in these situations should a claim arise where you are named as part of the legal action.

Physical Damage to Hired/Rented Automobiles (SEF 94) - If you rent a private passenger vehicle in conjunction with your business to a maximum of 30 days and damage to the vehicle results; this coverage will cover the damages up to \$75,000; subject to a \$1,000 deductible.

Operation of Attached Machinery - Coverage is extended for any third-party bodily injury or property damage resulting of the operation of machinery attached to a motorized vehicle including trucks, trailers, quads & UTVs. The best example of this coverage responding is if someone was using the winch of a pick-up to pull out an animal and the cable snapped injuring a client or someone else. This coverage would allow the Commercial General Liability to respond & defend.

Tenants Legal Liability - Legal liability for property damage to non-owned premises that you are renting or occupying including trade show booths, subject to \$1,000 deductible.

Forest Fire Fighting Expenses - Protects against costs incurred by the Ministry in fighting a fire if its cause can be linked back to the activities of the Insured's Outfitting business.

Licensed Motorized Vehicles - This extends liability coverage to licensed, self-propelled motorized vehicles used off highway by the Insured while in conjunction with their outfitting operations. However, we strongly suggest all vehicles be insured on an Automobile policy. This coverage also extends to licensed / uninsured Snow Mobiles as well as quads and UTVs providing there is no legal requirement that they be insured and registered. For example – using a quad on private land.

Watercraft Liability - Liability is extended for both owned and non-owned watercraft less than 12 metres (39 feet) in length & Max speed of 40 MPH providing the vessel is *not* used to carry passengers or property for charge (ie. water taxi or tour boat).

Pollution Liability - Sudden & Accidental Only. Coverage is extended for the costs to clean up unforeseen & accidental environmental spills for which the Named Insured is deemed responsible for. The obvious hazard is liquids such as gasoline or oil, but potential losses could even come from something as simple as a bear damaging a fridge or freezer. Should the PCB's be released and it be determined that the ground cover needs to be containerized and removed – costs could easily be in the tens of thousands of dollars.

Voluntary Medical Payments - Coverage is provided for payment, without regard to actual liability or negligence of the Insured, for medical and other similar expenses incurred by a third party injured on the Insured's premises or as a result of their operations. For example, a client is injured and needs an ambulance ride to the hospital for an x-ray or treatment. At the Insured Outfitter's request – we can simply cover all of those costs for the client to the policy maximum.

Air Evacuation Costs For Injured Clients is now covered under the Voluntary Medical Coverage in our wording. Most health insurance or travel medical insurances do not kick in until the person arrives at a medical facility or will have only minimal coverage for "emergency transportation". Our goal is to give each Outfitter the option of flying out a client should they need emergency medical treatment without concern about the cost, but rather because it's the right thing to do. Coverage is on a per occurrence basis to a maximum of the policy limit for each event.

Employees & Subcontracted Guides as Additional Insureds - The policy extends to include any of your employees and guides, whether employed under salary or contracted, but only while acting within the scope of their duties and responsibilities. Additionally, coverage is also extended to any family members or volunteers who are assisting you in your operations.



Accidental Death & Dismemberment Protection has been added to cover the Named Insured being the Guide-Outfitter in the event an accident occurs causing them to be disabled. The bodily injury causing the disability must be the result of an accident and not the result of a sickness or disease. Coverage applies only when the Guide-Outfitter is in the course of their normal duties of their Outfitting operations.

ANCILLARY COVERAGE FOR OTHER NON-OUTFITTING OPERATIONS:

We fully realize that not all of the activities of an Outfitter-Guide may be limited to just the Province of Alberta or even just to that of outfitted-hunting. To ensure that this Insurance Program is flexible enough for participating APOS Member's and to ensure you are properly insured and protected, coverage can also be extended under this program to include **similar** and **related** non-hunting activities *and* out-of-province outfitted-hunting activities.

Such related non-outfitting or out-of-province operations may be covered at the same limit of \$5,000,000 per occurrence subject to any additional premiums being paid as per the Premium Worksheet. Please note that related non-outfitting operations are limited to those using the same facilities, equipment, or location as an Outfitter-Guides primary Outfitting operation. (i.e. cabin / lodge rentals, eco-tourism or **limited** trail rides.) Please note that revenues of related non-outfitting operations cannot exceed \$50,000 or separate insurance coverage may be required.



Did YOU know...

In addition to having access to one of the most comprehensive insurance programs available in the outfitting industry that as an *APOS MEMBER* you also have exclusive access to a Property Insurance Program through Hub Drayton Valley office! This comprehensive property program is not available through any other HUB office except Drayton Valley and is only available to Outfitter Association members!

OUR PROPERTY PROGRAM ENHANCEMENTS AUTOMATICALLY INCLUDED:

- ✓ **12 MONTHS LOSS OF INCOME** on insured Property damaged in a loss?
Our Outfitter Property policies include \$50,000 of loss of revenues coverage automatically!
- ✓ **\$50,000 EXTRA EXPENSE TO ASSIST IN GETTING YOU BACK IN OPERATION.**
After an insured property loss occurs our first priority is to get you back into operation as soon as possible. Whether it's helping by covering the costs of renting alternate facilities or expecting to site alternative housing options or the equipment needed to resume operations.
- ✓ **OUTFITTING MOBILE PROPERTY** of \$50,000 when away from main camp?
We automatically extend coverage for 30 days for Outfitting Property away from main camp!
- ✓ **PERSONAL PROPERTY OF A GUIDE-OUTFITTER WHEN USED IN BUSINESS.**
Personal property such as firearms, clothing and supplies automatically covered for up to \$10,000!
- ✓ **PERSONAL PROPERTY OF EMPLOYEE/GUEST.**
\$5,000 Per Person/\$25,000 Per Occurrence
- ✓ **FINE ARTS**
Including Wildlife Mounts Limit \$50,000
- ✓ **FOREST FIRE COVERAGE**
Full Limit (Included)

FLOOD & EARTHQUAKE COVERAGE AVAILABLE

CORONAVIRUS, DISEASE & PANDEMIC COVERAGE EXCLUDED

CYBER LIABILITY / SOCIAL ENGINEERING AVAILABLE

Not all insurance policies or brokers for that matter are the same. Hub International has been serving the Outfitting industry across Canada for over 25 years by designing insurance policies exclusively for Outfitters while still providing the most competitive premiums possible!

For more information or a property quotation please contact:

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