



# PRODUCT HIGHLIGHTS

## GUIDES & OUTFITTERS

### Benefits of this Program

Philadelphia Insurance Companies' (PHLY) Guides & Outfitters 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 a 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.

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

### Key Benefits

#### General Liability

- Comprehensive General Liability - available limits:
  - \$1M each occurrence
  - \$2M or \$3M 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 \$1M/\$1M (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, snowmobiles, tractors, sleighs
- Fine Arts
- Electronic Data Processing

#### Crime and Fidelity

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

#### Automobile

- Non-owned/hired 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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# GUIDES & OUTFITTERS - *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, and 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

## Risk Management Services

- Industry specific Risk Management Guides for your use identifying specific standards and proven techniques for managing inherent risk through PHLY.com
- Product specific web-based Risk Management Services solutions through PHLY.com/RMS
- 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 PHLY Guides & Outfitters application
- Completed ACORD applications (for all coverages requested except General Liability)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Copy of waiver and release forms
- Website information or brochure
- Supplemental applications, if applicable

## Service

- Clients are serviced by our Outdoor Products Team (Located in Westminster, CO)
- Independents agents have the choice to work directly with the Outdoor Products Team or work with a Philadelphia Insurance Companies representative in the closest Regional Office

## Payment Terms

- Installment plans available for accounts which generate at least \$2000 in premium

## Carrier

- The Outdoor Products Team 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

*For more information about our products and services please visit us at [PHLY.com](https://www.phly.com)*

800.873.4552 | **PHLY.com**

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Accelerating Progress.*