



# SCI Guides & Outfitters General Liability Application

## Section A: Applicant Information

Business Name: \_\_\_\_\_ Applicant's Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ City \_\_\_\_\_ ST \_\_\_\_\_ Zip \_\_\_\_\_

Location Address: \_\_\_\_\_ ST \_\_\_\_\_ Zip \_\_\_\_\_

Telephone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_

E-mail: \_\_\_\_\_ Website: \_\_\_\_\_

States in which you operate: \_\_\_\_\_ Is your business domiciled in the US? Yes\_\_ No\_\_

Do you operate outside the US? \_\_Yes \_\_No If yes, please describe: \_\_\_\_\_

Check here to confirm you are an SCI individual member  Member # \_\_\_\_\_

Name of your SCI Affiliated State Association \_\_\_\_\_

1. Type of Ownership:      Corporation               Partnership               Limited Liability Company   
    Individual               Joint Venture               Other \_\_\_\_\_

2. Names of owners/partners/officers:

Name	Title	Years of G&O Experience
(1) _____	_____	_____
(2) _____	_____	_____
(3) _____	_____	_____

3. Has the business owner(s), partners or officers ever voluntarily surrendered or had any outfitters license refused, revoked, or suspended?  Yes  No If yes, please provide details on separate sheet or pg 7.

4. Number of years in business: \_\_\_\_\_  
     If your business is less than four years old, please describe prior experience on a separate sheet or pg 7.

5. What percentage of your operations are:      Guided: \_\_\_\_\_%      Unguided: \_\_\_\_\_%

6. What percentage of your business engages in operations other than hunting/guiding/outfitting \_\_\_%

7. Do you have brochures?  Yes  No *If yes, please provide a copy of the brochure.*

## Section B: Guide Information

8. List of Guides Including Owners (If more than five, please use a separate sheet or page 8)

Guide's Name	Date of Birth	Years of Experience	Employee/Independent
1			
2			
3			
4			
5			

**Independent Guides must provide you with a certificate of insurance.**

9. Are guides licensed and certified for Outfitting?  Yes  No

10. Has any guide been involved in an incident which resulted in serious injury or death?  Yes  No,  
     If yes, provide detailed description on separate sheet or page 8.

11. Have guides completed:  First Aid Training  CPR  EMT Training  Wilderness Training  
 Other \_\_\_\_\_

12. Have guides completed any other safety classes or education?  Yes  No  
     If yes, describe: \_\_\_\_\_

13. Do you conduct a reference check for guides that you hire?  Yes  No  
     If yes, describe types of references checked: \_\_\_\_\_

**Section C: Additional Insureds**

**NOTE: YOU MUST ATTACH COPIES OF ANY HOLD HARMLESS AGREEMENTS OR CONTRACTS**

14. Are you required to list any Government entity or Land Owners as Additional Insureds?

If yes please list them (use additional paper or page 8 if necessary):

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Section D: Premium Basis**

**Your premium is based on your estimated gross receipts for a twelve month period commencing with the effective date you have requested on your policy. Since the rates vary for each classification, it is necessary for you to put a check mark next to each category that applies and insert your estimate of gross annual receipts for each classification. If none enter zero. There should be no blank spaces under gross receipts. Please be sure to check all operations that you conduct even if no gross receipts are generated. No coverage is present for operations you conduct but do not check on this application nor is their any coverage for unguided operations.**

Operations	Gross Receipts
___ 1. Animal Breeding, Boarding or Training	\$ _____
___ 2. ATV Tours	\$ _____
___ 3. Backpacking/Hiking	\$ _____
___ 4. Big Game Hunting (Deer, Boar, Elk, Bear)	\$ _____
___ 5. Bike Trips/Mountain Biking	\$ _____
___ 6. Bird Hunting Facilities/Preserves	\$ _____
___ 7. Boat Tours	\$ _____
___ 8. Camping Facilities	\$ _____
___ 9. Canoe/Kayak/Float & White Water Raft Trips	\$ _____
___ 10. Climbing	\$ _____
___ 11. Cross Country Skiing	\$ _____
___ 12. Dog Sled/Snowmobile Tours	\$ _____
___ 13. Drop Camps (unguided)	\$ _____
___ 14. Equipment Rental/Sales	\$ _____
___ 15. Fishing	\$ _____
___ 16. Lodging not in conjunction with hunting	\$ _____
___ 17. Nature Trips and Photo Tours	\$ _____
___ 18. Pack Trips	\$ _____
___ 19. Shooting Range	\$ _____
___ 20. Trail Rides	\$ _____
___ 21. Trap/Skeet/Sporting Clays	\$ _____
___ 22. Other	\$ _____
Total Gross Receipts	\$ _____

# OF BOATS \_\_\_\_\_

# OF BOATS EXCEEDING 26' IN LENGTH \_\_\_\_\_

15. Do you contract out any of the above to other vendors?  Yes  No

If yes, which ones: \_\_\_\_\_ At what cost: \_\_\_\_\_

and please confirm that you retain copies of their certificates of insurance on file.  Yes

## Section E: Pack Trips

16. Do you conduct Pack Trips with animals?  Yes  No, If yes, please check all that apply:  
 Hunting  Camping  Fishing  
 Nature/Photography  Other: \_\_\_\_\_
17. What is the average duration of the trip: Full Day \_\_\_\_\_ Overnight \_\_\_\_\_ # of nights \_\_\_\_\_
18. Are these trips  guided *or*  unguided?
19. What is the guide to guest ratio on these pack trips? \_\_\_\_\_ # of guides to \_\_\_\_\_ # of guests
20. Type of animal used:  None  Horses  Llamas  Mules  Other \_\_\_\_\_
21. Are mules used for riding?  Yes  No
22. Please describe the type of terrain: \_\_\_\_\_
23. What is the minimum/maximum age required for trips: \_\_\_\_/\_\_\_\_
24. Miles traveled per day: \_\_\_\_\_

## Section F: Operations

25. Does the applicant: (check all that apply)  
 Use your own land in your outfitting operation  Use leased land  
 Use State/Federal Land  Use private land
26. Number of acres: \_\_\_\_\_ # Owned \_\_\_\_\_ # Leased Private Land or sq. miles: \_\_\_\_\_ # Public land
27. What percentage of your operation is on Forest Service wilderness areas or Bureau of Land Management land? \_\_\_\_\_ %
28. Do you lease any land you own, sublease any land you lease, or broker any land that you control?  Yes  No
29. Do you have overnight stays?  Yes  No If yes, overnight stays are in: (check all that apply)  
 applicant dwelling  lodge  tents  cabins  other: \_\_\_\_\_
30. Are all employees 18 years or older?  Yes  No
31. Do you sell alcoholic beverages?  Yes  No If yes, check all that apply:  Beer  Wine  Liquor
32. Do you provide alcoholic beverages?  Yes  No If yes, check all that apply:  Beer  Wine  Liquor
33. Are guests allowed to bring their own alcoholic beverages?  Yes  No  
If yes, check all that apply:  Beer  Wine  Liquor
34. Is alcohol allowed:  Before the Trip,  During the day  At Breaks  After the day's hunt is completed
35. Is food provided by guides?  Yes  No, If yes, please describe:  
\_\_\_\_\_
36. Where are meals served? (i.e. campsite; lodge; applicant's/guide's personal dwelling)  
\_\_\_\_\_
37. How do you maintain proper food temperatures during trips? \_\_\_\_\_
38. Are proper food storage methods followed to prevent wildlife in camp area?  Yes  No
39. Does the applicant use All Terrain Vehicles (including mules & gators), Snowmobiles, Golf Carts, Mopeds?  
 Yes  No
40. If yes, are they used for (check all that apply)  Business  Personal  Public  Other: \_\_\_\_\_
41. If yes to All Terrain Vehicles/Snowmobiles, are they used for:  Hunting  Game Retrieval  
 Feeding of Animals  Sightseeing  Other: \_\_\_\_\_
42. Do you use 3 wheel ATV's? (IF YES, INELIGIBLE FOR PROGRAM)  Yes  No
43. Are regular maintenance records maintained for each vehicle?  Yes  No
44. Are guests allowed to drive / ride: All Terrain Vehicles (including mules & gators), Snowmobiles, Golf Carts, Mopeds?  Yes  No
45. If yes, what is the minimum age of rider/driver? \_\_\_\_\_
46. Are helmets required at all times?  Yes  No
47. Are guests allowed to bring their own ATV's, Snowmobile, Golf Carts, and Mopeds?  
(You should get insurance certificates from these guests)  Yes  No
- Note: There is No liability coverage for vehicles used for non-business/personal use nor is there liability coverage for vehicles owned by guests.*

## Section G: Safety

48. Are customers required to complete a health and medical form prior to the trip?  Yes  No
49. Do you pre-screen guests to determine their ability prior to taking part in activities?  Yes  No
50. List reasons why the applicant would decline a person from taking part in an activity (i.e. health, age, weight, alcohol, general, pregnancy): \_\_\_\_\_
51. Are instructions given to guests by a qualified guide prior to trips explaining the hazards of operations and the proper use of equipment?  Yes  No  
If yes, are they  Verbal or  Written (If written please provide a copy.)
52. Does the applicant have written:  Safety procedures,  Evacuation plan,  Emergency plan, given to all staff members?  Yes  No  
(Provide a copy.) Note: Plans and procedures must address extended overnight accommodations and finding lost parties.
53. Is a waiver/release of liability signed by each participant for all activities (including parent/legal guardian of minor)?  Yes  No  
If yes, please provide a copy of your waiver.
54. Are waivers kept available on premises or archived for a minimum of 5 years?  Yes  No
55. Which safety items are guides required to take on each trip:  50' Buoyant Rope  First Aid Kit,  Mobile Phones  Flares  Heart Defibrillator  2-way Radios  Snake Bite Kit  GPS,  Other: \_\_\_\_\_
56. Are all state safety regulations and rules followed and enforced?  Yes  No
57. Do you file an itinerary with the Forest Service, or another entity?  Yes  No
58. Describe all rest stops and/or breaks: \_\_\_\_\_
59. Do you provide hunter safety training or require hunting safety certificates from your customers?  Yes  No

## Section H: Hunting

60. What is the guide to guest ratio while hunting? # \_\_\_\_\_ guides to # \_\_\_\_\_ guests
61. What is the maximum number of hunters at any one time: \_\_\_\_\_
62. What is the minimum age required for hunting: \_\_\_\_\_
63. Are minors always accompanied by an adult?  Yes  No
64. Is all hunting done on foot?  Yes  No  
If no, explain: \_\_\_\_\_
65. Are hunters usually back by dusk?  Yes  No
66. What type of game is being hunted?  
 Bear  Deer  Elk  Cougars/Mountain Lions  Hogs  Turkey,  
 Upland Birds  Waterfowl  Other: \_\_\_\_\_
67. Is all game hunted considered "fair chase"?  Yes  No
68. Does applicant use any boats for hunting operations?  Yes  No  
If yes, are boats adequately secured when not being used?  Yes  No
69. What type of firearms/bows are used:  Rifle  Shotgun  Pistol  Black powder / Muzzle Loader  
 Crossbow  Recurve/Compound  Other: \_\_\_\_\_
70. Do guests bring their own firearms/bows?  Yes  No
71. Does applicant provide or rent any firearms/bows for guests?  Yes  No  
If yes, indicate type, condition, and age of firearms/bows: \_\_\_\_\_
72. Do you allow loaded firearms indoors?  Yes  No  
Do you transport loaded firearms?  Yes  No
73. Hunting weapons are sighted in:  On-site Shooting Range  Off-site Shooting Range  
 Other: \_\_\_\_\_
74. What type of vehicle is used to transport hunters:  Modified Vehicle  All Terrain / Utility Vehicle  
 Other: \_\_\_\_\_
75. Are any of the vehicles licensed for road use?  Yes  No
76. Hunting stands used are:  Manufactured  Homemade  Portable  Permanent  N/A (not applicable)

77. Type of hunting stand:  Tree  Self Supporting Structure  Ladder  Climbing  Other: \_\_\_\_\_
78. Who installs the hunting stands:  Guide  Guest  Other: \_\_\_\_\_
79. How often are hunting stands checked for safety:  Each use  Weekly  Seasonal  
 Other: \_\_\_\_\_
80. Are safety harnesses required?  Yes  No
81. Are hunters required to wear fluorescent orange per state requirements?  Yes  No
82. Are dogs used for hunting?  Yes  No  
 If yes, how many dogs are owned by applicant: \_\_\_\_\_  
 On the average how many customers bring their own dogs: \_\_\_\_\_
83. Are all dogs required to have current vaccinations?  Yes  No  
 (You should require guests to provide vaccination certificates)

### Section I: Boats

Not Applicable

84. Are boats used for:  Hunting  Fishing  Boat Rental  Transport to hunting areas
85. Is daily rental of boats provided to guests?  Yes  No  
 If yes, are they  guided or  unguided
86. On what bodies of water does use take place? check all that apply:  
 Rivers  Lakes  Ponds  Ocean  Bay  Inlets
87. List names if a major body of water: \_\_\_\_\_
88. If rivers, what classes are navigated: \_\_ Class I \_\_ Class II \_\_ Class III \_\_ Class IV \_\_ or higher
89. Are guests allowed to operate boats?  Yes  No
90. Ratio of guides to boats: \_\_\_\_\_
91. Do you provide Coast Guard approved life vests (personal floatation devices)?  Yes  No  
 Do you require that guests wear them?  Yes  No
92. Type & Number of boats used: Jon Boat: \_\_\_\_\_, Drift / Float Boat: \_\_\_\_\_, Row Boat: \_\_\_\_\_,  
 Canoes: \_\_\_\_\_, Other: \_\_\_\_\_
93. Describe boats including type, length, passenger capacity and horsepower: \_\_\_\_\_

### Section J: Equestrian

Not Applicable

94. If Horses are used, please advise the total number of horses that are Owned: \_\_\_\_\_  
 Leased: \_\_\_\_\_ Other: \_\_\_\_\_
95. Horses used for: (check all that apply)  
 Pack trip,  Hunting,  Trail rides,  Fishing,  Other: \_\_\_\_\_
96. Do you rent or supply horses to the public?  Yes  No
97. Are they rented to the public on a:  Hourly,  ½ Day,  Daily,  Other \_\_\_\_\_ basis?
98. Number of days for hunting trips: Maximum \_\_\_\_\_ Minimum \_\_\_\_\_
99. What percent of the applicant's horse operations are: \_\_\_\_\_% Guided \_\_\_\_\_% Unguided
100. What is the guide to guest ratio? \_\_\_\_\_ guides to \_\_\_\_\_ guests
101. Number of horses in use for guest riding at any one time – Maximum: \_\_\_\_\_ Average: \_\_\_\_\_
102. What age is the youngest rider the applicant will allow on a horse? \_\_\_\_\_
103. Does the applicant ever allow: double riding  Yes  No or bareback riding?  Yes  No
104. Are ASTM/SEI certified helmets used at all times while mounted by:  
 Everyone;  Everyone under 18; or  not required?
105. Is there a signed helmet rejection form?  Yes  No
106. Does your state have an Equestrian Liability Law?  Yes  No
107. Footwear/apparel required by you for riders:  Boots/Heeled Shoes  Long Pants  Other: \_\_\_\_\_
108. Explain other safety procedures followed: \_\_\_\_\_
109. Does the applicant allow customers to bring their own horses?  Yes  No
110. Average number of horses boarded: For guests: \_\_\_\_\_ For non-guests: \_\_\_\_\_  N/A

111. Does the applicant lease horses from customers?  Yes  No

If yes, number of horses leased: \_\_\_\_\_

112. Where are horses kept off season?  Applicant's Premises,  Leased Land,  Other: \_\_\_\_\_

113. Are horses used for personal use during off season?  Yes  No

114. Are horses not owned by the applicant boarded at facilities you own or rent?  Yes  No

115. What is the required experience of riders:

Beginner/Novice,  Intermediate/Some experience,  Advanced

### Section K: Prior Carrier Information

Please provide three-year prior-carrier and loss information. Please provide Carrier, Name, Limits and Losses incurred.

	Carrier Name	Limits	Premium	Losses
Current year:				
Prior year				
2nd Prior				

Explain any claims or claims circumstances that occurred within the past 3 years:

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### Section L: Excess Limits

You can increase your coverage by adding layers of excess coverage in increments of \$1,000,000. Additional layers up to a total of \$10,000,000 may be purchased. Premiums for each layer will be quoted separately. Excess limits are not applicable for Hired and Non-Owned Automobile Coverage.

Yes, I want to apply for excess limits. Please quote on \$ \_\_\_\_,000,000 of excess coverage.

## Section M: Hired and Non-Owned Coverage

This coverage protects the named insured to the extent of liability imposed by law and within the policy limits against claims for accidents due to guides and outfitters, employees, partners, or other agents operating their own automobiles in the course of the club's business. The annual additional premium for a \$1,000,000 limit of liability is \$322. NOTE: If your business currently has Owned Automobile coverage, the Hired and Non-Owned Automobile coverage is not available under our policy as it should be included on your business auto policy. No coverage is provided for Uninsured and Underinsured Motorists.

Please indicate your interest in this coverage:

- Yes, I want this coverage and have completed the supplemental application in Section M.  
 No, I do not want this

1. Name of Applicant: \_\_\_\_\_
  2. Does the applicant purchase an Auto Liability Policy for the purpose of covering owned autos in the business name?  Yes  No
  3. How many locations does an employee drive to on the guides and outfitter's behalf in a given day?  
 None  1-3  3-5 locations  more then 5 locations?
  4. How many clients are transported as part of your business during the average hunting season? \_\_\_\_\_
    - a. What is the total number of employees/guides who transport clients in their own vehicles? \_\_\_\_\_
    - b. What is the total number of employees/guides who transport clients in the clients' own vehicles? \_\_\_\_\_
    - c. What is the total number of employees/guides who transport clients in the applicant's vans or other vehicles? \_\_\_\_\_
    - d. What is the total number of volunteers who transport clients in their own vehicles? \_\_\_\_\_
    - e. What is the total number of volunteers who transport clients in the clients' own vehicles? \_\_\_\_\_
  5. For what reasons are clients transported?
  6. What is the total number of employees/officers and partners/volunteers who drive on the organizations behalf? \_\_\_\_\_
  7. a. Is non-owned automobile mileage incurred by employees/volunteers reimbursed by the applicant?  
 Yes  No
  - b. What percentage of employees who transported clients in their own vehicle received reimbursement last year? \_\_\_\_\_ %
  - c. . What percentage of volunteers who transported clients in their own vehicle received reimbursement last year? \_\_\_\_\_ %
  - d. What was the total mileage reimbursed for the last fiscal year? \_\_\_\_\_ Miles
  8. On the average how many individuals are transported per trip? \_\_\_\_\_
  9. What evidence of auto insurance does your organization require from employees/ volunteers using their personal autos?  none  certificates of insurance  copy of Auto ID Card  copy of auto policy  
 Other Explain: \_\_\_\_\_
  10. Does the applicant:  
Have a formal written policy on personal usage that addresses acceptable business use of personal vehicles?  Yes  No  
Does the applicant check MVR's and disciplinary procedures for unacceptable MVR's?  
 Yes  No  
Verification procedure re personal auto coverage and personal use reimbursement procedures?  
 Yes  No
- Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Sportsman's Insurance Agency, Inc.  
1364 N. US 1, Suite 503  
Ormond Beach, FL 32174  
Phone (800) 925-7767 or (386) 677-2588- Fax Number (386) 677-3292  
email: SCIGuides@siai.net

I understand that this application and all information supplied is part of the application process and relied upon by the insurance company in determining whether to provide the insurance coverage herein requested and that the application will become a part of any contract of insurance entered into. Any material misrepresentation or false statement may entitle the insurance company to rescind the policy, voiding all insurance coverage. I hereby warrant, represent and confirm that I have read all of the questions and answers on this application and that to the best of my knowledge, all information provided in this application is complete, true and correct. I further warrant that I have made or will make the necessary maintenance inspections and that all necessary repairs have been made to ensure that my property and operations are and will remain in compliance with any underwriting criteria furnished me.

Date: \_\_\_\_\_ Authorized Signature and title: \_\_\_\_\_

**Section N: Additional information ( From questions 8, 10, 14 or any other information you would like to add. )**

Empty space for additional information.