

# SCI Guides and Outfitters General Liability Program

**Insurance Company:** T.H.E. Insurance Company, Inc., “AM Best” rating of A- VII

## **Limits of Liability:**

• General Aggregate Limit (Other than Products-Completed Operations)	None
• Products-Completed Operations Aggregate Limit	\$1,000,000
• Personal and Advertising Injury Limit	\$1,000,000
• Each Occurrence Limit	\$1,000,000
• Damage to Premises Rented to You	\$300,000
• Medical Expense Limit	\$10,000
• No Deductible	

## **Optional Coverage Available:**

- Excess Layers of Liability available up to an additional \$9,000,000

## **Exclusions** (*other than the exclusions in the standard ISO CG0001 12 07 form*)

- Nuclear Energy Exclusion
- Employment Related Practices Exclusion
- Total Pollution Exclusion
- Lead Contamination Exclusion
- Abuse & Molestation
- Silica or Silica Related Dust Exclusion
- Sale of Reloaded Ammunition
- Fungi or Bacteria Exclusion

## **Eligibility**

- Must be an SCI member and member of your SCI affiliated state G&O association
- At least 75% of your business must be from guided hunts
- No use of 3 wheel ATV's

## **New Business Surcharge:**

- For Guides and Outfitters in business less than 3 full years \$275

## **Boats:**

- Guides who use boats in their business are subject to a \$250 (up to 5 boats) charge.

## **Premiums:**

- Minimum Premium for Insureds in business more than 3 full years \$550 without boats.
- Minimum Premium for Insureds in business less than 3 full years \$825 without boats.
- Minimum Premium for Insureds in business more than 3 full years \$800 with boats.
- Minimum premium for Insureds in business less than 3 full years \$1075 with boats.

## **Warrant:**

- Completed applications required for underwriting
- Payment in full required to bind

## **Program Enhancements:**

- No charge for Land Owners requesting to be listed as additional insureds
- No Designated Premises Endorsement
- Medical Payments are included
- Admitted Carrier - no Excess and Surplus Lines Fees
- Liability Coverage provided for guides who use horses, ATV's, Snowmobiles, Golf Carts
- Host Liquor Liability included
- Coverage for Liability arising from Seasonal Workers
- Liability Coverage provided for guides who use Canoes, Rowboats and Boats under 26'
- Liability Coverage provided for guides who use horses

