



**Drayton Valley Office**  
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# MANITOBA LODGE & OUTFITTERS ASSOCIATION

## MEMBER'S OUTFITTING LIABILITY

### 2025-26 LIABILITY COVERAGE OVERVIEW

**COMMERCIAL GENERAL LIABILITY:**

<b>LIMITS OF INSURANCE:</b>	\$5,000,000 5,000,000 5,000,000 5,000,000 5,000,000 5,000,000 5,000,000 5,000,000 5,000,000 500,000 <b>1,000,000</b> <b>125,000</b> <b>10,000</b> 25,000 50,000 5,000 25,000 1,000	Third Party Bodily Injury & Property Damage Non-owned Automobile (SPF-6) Liability Forest Fire Fighting Liability Personal & Advertising Liability Limit Watercraft Liability > Owned & Non-Owned to max length of 39 feet ATV / UTV Extension (See attached for more details) Non-Owned Aircraft Liability Tenants Legal Liability Pollution Liability-sudden & accidental 96 hours ( <b>Increased</b> ) SEF94 Physical Damage to Rented Automobiles ( <b>Increased</b> ) Innkeepers Liability (\$10,000 per guest to \$100,000 Max) ( <b>New</b> ) Voluntary Medical Payments > Includes Air Evacuation Expenses for Injured Clients Cyber & Privacy Breach Liability Forest Fire Evacuation Expense Social Engineering Coverage (See below for details) Combined BI / PD / SEF94 Deductible
<b>OPTION</b>	<b>\$10,000,000</b>	<b>To increase liability to \$10,000,000!</b>



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## **COVERAGE EXTENSIONS INCLUDED FOR 2025/26:**

### **FOREST FIRE EVACUATION EXPENSES OF \$5,000**

This coverage is designed to assist an Outfitter who is required to immediately evacuate their camp / location due to an out of control forest fire. The evacuation order **must** come from a civil authority (local / provincial government representative) and ideally be given in writing. An Outfitter will be able to claim up to \$5,000 of confirmed expenses occurs will be covered in a given policy term.

### **SOCIAL ENGINEERING COVERAGE OF \$25,000**

Social Engineering covers fraudulent security incidents when malicious person trick an individual into taking an action such as making a bank transfer of company funds or making an online payment, which turns out to be fraudulent. The key to this coverage is the actions / money transfer **must** be initiated by the Insured which is different than a cyber breach where someone from outside initiates the actions.

## **OTHER EXTENSIONS OF COVERAGE INCLUDED IN THIS PROGRAM:**

### **LICENSED MOTORIZED VEHICLES (ATV / UTV Extension)**

- Liability extends to *licensed, self-propelled motorized vehicles* used off highway and in conjunction with the outfitting operations. This coverage also extends to licensed / uninsured Snow Mobiles, Quads and UTVs providing there is no provincial requirement that they be insured under an automobile policy form.

### **WATERCRAFT LIABILITY**

- both owned and non-owned watercraft less than 12 metres (39 feet) in length.

### **AIR EVACUATION COSTS FOR INJURED CLIENTS**

- included under the *Voluntary Medical Coverage* in our wording.

### **EMPLOYEES & SUBCONTRACTED GUIDES INCLUDED AS NAMED INSUREDS**

### **CYBER & PRIVACY BREACH LIABILITY**



ALL  
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## MEMBER'S OUTFITTING LIABILITY

### 2025-26 PROGRAM PREMIUM OVERVIEW

Premiums **include** any non-hunting seasonal tourism operations such operations as cabin rentals, eco-tourism, horseback trips, fishing tours etc. There is no longer any need to add an Ancillary Endorsement to each policy.

**Basic Outfitting operations (\$5,000,000 Liability):** **\$600**

- Outfitted Hunting &/or Angling operations.
- No use of Horses in operation.
- No clients on ATVs or UTVs.
- No Watercraft over 20 feet in length or 40 hp.

**INCREASE LIABILITY TO \$10,000:** **\$300**

**Watercraft & ATV Endorsement:** **\$250**

- Allows use of watercraft to max 39 feet in length.
- No watercraft Horsepower restrictions.
- Inland waters only (no costal usage)
- Use of ATVs & UTVs by clients permitted.

**Ancillary Endorsement:** **Included**

- Extends operations to other seasonal ***Non-Outfitting tourism focused (not high hazard) operations.***

**Additional Provinces or Territories (each):** **\$50**

- Extends Liability to outfitted Hunting &/or Angling operations in other Provinces or Territories.
- Within Canada ONLY & must be same ownership of operations.
- If operating under different company names – must be same or family ownership & additional company name must be endorsed on to policy and additional premiums paid.

**Additional Operating Companies (each):** **\$100**

- Within Canada ONLY.
- Must be same ownership of operations.

**Policy Administration Fees:** **\$150**