

## **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:*

Excess Layers of Liability available up to a total of \$10,000,000

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

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

### **Eligibility**

- Must be an SCI member and member of your SCI affiliated state G&O association
- No more than 15% of the business derived from activities other than hunting (guiding and outfitting)
- No more than 15% of the business derived from unguided drop camps
- No more than 10% of the business from boating activities separate from hunting (under 26')
- No more than 25% of the business from fishing activities that are separate from hunting
- No use of 3 wheel ATV's

### **Rates**

- Minimum Premium for Insureds in business more than 3 full years \$550.
- Minimum Premium for Insureds in business less than 3 full years \$825.

### **Warrant:**

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

### **Program Enhancements:**

- No charge for Land Owners you are required to list 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
- Seasonal Workers are covered
- Canoes and Rowboats are covered
- Athletic activities are covered

