

**HUB International Insurance Brokers**

Drayton Valley Office - Box 5296, #1 5050 – 50 Avenue,
Drayton Valley, AB T7A 1R4
Phone: (780) 542-3968 / 1-877-542-3968 * Fax (780) 542-7775
www.hubinternational.com

February 6, 2017

Dear APOS Member:

The April 1st renewal for the APOS Members Group Liability Insurance Program is quickly approaching. Included with this letter please find a **Premium Worksheet** which is required to process your APOS Insurance Renewal for the 2017-2018 term. *Please note that we will require this form to be completed and returned to our office along with your payment before we can issue you a new Certificate of Insurance.*

As always, our goal is to ensure this Insurance Program continues to be the most comprehensive coverage available while keeping premiums more competitive than other options out in the market place. This year is no exception.

Some of the highlights of the Insurance Program for this upcoming term include:

- **Cyber Breach Protection Liability** was added for the 2016-2017 term and protects against computer information breaches and will indemnify the insured for any legal expenses incurred while complying with or responding to a breach of privacy.
- **Non-Owned Aircraft Liability** is included to protect Outfitters should one of their clients be injured while in the care, custody & control of a third-party aircraft including while your clients are flying with a Charter company. Coverage extends to include defence costs should you be named in a legal action as well as liability protection for your operations. **Coverage Limit \$1,000,000.**
- **Depositors Indemnity Bond with an annual limit of \$25,000 per Outfitter-Guide** - This protects a client's deposit against felonious activities of an Outfitter-Guide who fails to provide the hunting trip the monies were put on deposit for. This coverage is NOT designed to guarantee the "quality" of the trip, but rather the occurrence of the trip.
- **Accidental Death & Dismemberment Protection** is included and will provide protection for the Named Outfitter & Outfitting Operation owner in the event an accident occurs causing them to be disabled while in the course of their normal duties of their Outfitting operations. This coverage also extends to doing tradeshow, cutting trails or doing scouting. The bodily injury causing the disability must be the result of an accident and not the result of a sickness or disease. **Coverage Limit of \$25,000 is included.**

PLEASE NOTE: Your current policy coverage expires March 31, 2017. To ensure no lapse in coverage members must renew BY APRIL 1st, 2017. Failure to return your completed forms by March 31, 2017 will result in the lapse of your coverage. Insurance coverage is then only in place from the date your application is received, not from APRIL 1st, 2017.

If you have any questions or concerns - please contact either Kathy, Sarah or Eric at the HUB DV Office:

HUB Drayton Valley - PHONE: (780) 542-3968 * TOLL FREE 1-877-542-3968 * FAX (780) 542-7775

Sarah Ireland-Harms: sarah.ireland-harms@hubinternational.com

Kathy Copeland: kathy.copeland@hubinternational.com

Eric Moland: eric.moland@hubinternational.com

Thank you in advance for your continued support & for allowing Hub International Insurance Brokers to be of service to you!

Yours truly,

Eric Moland, CAIB
Branch Manger

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Premium Worksheet for APOS Insurance Program (April 1, 2017-2018)

NAME OF COMPANY: _____

NAME OF OUTFITTER-GUIDE: _____ APOS # _____

MAILING ADDRESS: _____

PHONE: _____ CELL: _____ EMAIL: _____

<u>Hunters taken in 2016</u>	<u>CGL Limit</u>	<u>Indemnity Bond</u>	<u>APOS Premium</u>		
<input type="radio"/> 0 - 10 Hunters	\$5,000,000	\$25,000	\$ 625		
<input type="radio"/> 11 - 50 Hunters	\$5,000,000	\$25,000	\$ 850		
<input type="radio"/> +51 Hunters	\$5,000,000	\$25,000	\$ 1,150		
<input type="radio"/> First Year Outfitters	\$5,000,000	\$25,000	\$ 1,150	=	\$ _____

Ancillary coverage MUST be added & additional premium paid for insurance to be extended to non-hunting operations.**Non-Outfitting Related Operations Extension** (same premises / equipment as Outfitter-Hunting) ☐ Yes ☐ No**Details of Operations:** _____ Revenues: \$ _____ ☐ ADD \$ 250**Other Operations NOT Connected to Outfitting:** Other operations may be able to have coverage extended to them for an additional premium. Please contact our office as more information on the specifics of the operations will be required.

Details of operations: _____

Would you like our office to contact you about providing coverage for the above? ☐ YES ☐ NO Revenues Generated: \$ _____**Additional Company Names** \$100 per additional name to be added = \$ _____

Additional Company Name on Certificate: _____

Additional Provinces / Territories \$250 per additional Province or Territory = \$ _____Additional Provinces / Territories for Outfitted-Hunting operations ☐ Yes ☐ No Details of Above: _____**UMBRELLA LIABILITY:** (* Commercial Umbrella Application Required *)

Umbrella Liability protection in the amount of \$5,000,000 will be provided over and above both your Commercial General Liability and Automobile Liability policies.

☐ \$5,000,000 Umbrella Liability Policy: \$500 Additional Premium = \$ _____**Total Premium Due (payable prior to April 01, 2017):**

\$ _____

Premium to be paid by ☐ Cheque ☐ Money Order ☐ Credit Card ☐ Cash (paid in our office only)Name on Credit Card: _____ ☐ Visa ☐ MasterCard

Card Number: _____ Expiry: ____ / ____

Card Holders Signature: _____ Date: _____

*** All premiums are fully earned at inception of coverage. Premiums include brokerage fees of \$350. ***

Please complete this premium worksheet & return with payment. Thank-you!**PLEASE NOTE:** Your current policy coverage expires March 31, 2017. To ensure no lapse in coverage members must renew BY APRIL 1st, 2017. Failure to return your completed forms by March 31, 2017 will result in the lapse of your coverage. Insurance coverage is then only in place from the date your application is received, not from APRIL 1st, 2017.

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COMMERCIAL UMBRELLA APPLICATION

NAME OF COMPANY: _____

NAME OF LICENSED OUTFITTER: _____

MAILING ADDRESS: _____

PHONE: _____ CELL: _____ EMAIL: _____

UMBRELLA LIABILITY POLICY

Umbrella liability protection in the amount of \$5,000,000 will be provided over and above both your commercial general liability and automobile liability policies. Minimum underlying limits require you to carry no less than \$1,000,000 automobile liability.

TOTAL PREMIUM: \$500**UNDERLYING POLICY DETAILS**

POLICY TYPE	LIABILITY LIMIT	POLICY NUMBER	EXPIRY DATE
Homeowners / Farm			
Automobile			
ATV			
Watercraft			
Other: _____			
Other: _____			

*** All premiums are fully earned at inception of coverage. Premiums include brokerage fees of \$150. ***

Please forward completed application along with your premium worksheet & payment to our office.**Thank-you!**

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APOS MEMBER'S INSURANCE PROGRAM**LIABILITY COVERAGE OVERVIEW & LIMITS (2017/2018)**

This Insurance Program is exclusively designed and available only to members in good standing with APOS and who have the majority of their outfitting operations in the Province of Alberta.

Coverage is for Commercial General Liability and a Depositors Indemnity Bond as per the overview of coverage below:

COMMERCIAL GENERAL LIABILITY

A limit of **\$5,000,000** (per occurrence) of liability protection is provided to each participating Outfitter-Guide.

This coverage will protect them and their outfitting operations against **third party bodily injury and property damage** exposures, including any necessary defense costs. This covers all the various allocated outfitter-guide hunting activities in the Province of Alberta.

LIMITS OF	\$5,000,000	Third Party Bodily Injury & Property Damage - Per Occurrence
INSURANCE:	5,000,000	Non-owned Automobile (SPF-6) Liability - Per Occurrence
	5,000,000	Forest Fire Fighting Liability
	5,000,000	Personal & Advertising Liability Limit
	5,000,000	Watercraft Liability (Owned & Non-Owned to max length of 39 feet)
	2,000,000	Employee Benefits Liability
	1,000,000	Non-Owned Aircraft Liability
	500,000	Tenants Legal Liability
	500,000	Pollution Clean-Up Liability (sudden & accidental only)
	75,000	SEF 94 – Physical Damage to Rented Automobiles (\$500 deductible)
	25,000	Voluntary Medical Payments
	25,000	Air Evacuation Expenses for Clients Included
	25,000	Accidental Death & Dismemberment(Protects Named Outfitter)
	25,000	Limited Cyber Endorsement
	1,000	Deductible for Bodily Injury & Property Damage claims

OTHER COVERAGES AVAILABLE:

- Lodge Property Coverage
- Mobile Property while in storage or in the field (decoys, tents, tree stands, cameras, etc.)
- Physical Damage for ATV / UTV / Snow Mobiles / Watercraft
- Commercial and/or Personal Automobile Insurance
- Homeowners and/or Farm Property
- Umbrella (excess) Liability \$5,000,000



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ANCILLARY COVERAGE EXTENSION

We fully realize that not all of the activities of an Outfitter-Guide may be limited to just the Province of Alberta or even just to that of outfitted-hunting. To ensure that this Insurance Program is flexible enough for participating APOS Member's and to ensure you are properly insured and protected, coverage can also be extended under this program to include **similar** and **related** non-hunting activities **and** out-of-province outfitted-hunting activities.

Such related non-outfitting or out-of-province operations may be covered at the same limit of \$5,000,000 per occurrence subject to any additional premiums being paid as per the Premium Worksheet. Please note that related non-outfitting operations are limited to those using the same facilities, equipment or location as an Outfitter-Guides primary Outfitting operation. (i.e. cabin / lodge rentals, eco-tourism or **limited** trail rides.) Please note that revenues of related non-outfitting operations cannot exceed \$10,000 or separate insurance coverage may be required.

Should revenues exceed the maximum or operations fall outside of the "related, non-outfitting" definition – more underwriting information will be required to either extend coverage or set up an alternative policy. This process is essential in order to maintain the integrity of this Program.

EXTENSIONS OF COVERAGE:

Products &/Or Completed Operations (Broad Form Coverage) – Protects against injury claims or damage that may result arising out of a Guide-Outfitters product or "work" that has already been completed. Examples of a loss could include injuries to a client that resulted from the collapse of a Tree Stand put up by the Guide-Outfitter or their employee.

Blanket Contractual Liability - Protects against liability arising out of a written contract or agreement that a Guide-Outfitter has entered into that transfers liability or responsibility via the signed contract. A good example of this could be a Guide-Outfitter entering into a contract for use of land for Outfitting purposes. (For Example: Someone leaves a gate open and livestock subsequently escape.)

Personal & Advertising Liability - For claims arising out of copyright infringement or unfair competition resulting from your advertising. This coverage has become increasingly important as many business owners have started managing part or all of their own websites making them personally liable should a claim arise.

Non-Owned Automobiles - Protects against liability imposed by law upon the insured for loss or damage arising from the use or operation of any automobile not owned or licenced in the name of the insured and resulting from Bodily Injury to or the death of any person or damage to property of other not in the care, custody, or control of the insured. A good example of this coverage is when your employee or subcontracted guide uses their personal vehicle in your outfitting business or you as an Outfitter rent a vehicle. This would automatically extend to protect you in these situations should a claim arise where you are named as part of the legal action.

Physical Damage to Hired/Rented Automobiles (SEF 94) - If you rent a private passenger vehicle in conjunction with your business to a maximum of 30 days and damage to the vehicle results; this coverage will cover the damages up to \$75,000; subject to a \$500 deductible.

Operation of Attached Machinery - Coverage is extended for any third party bodily injury or property damage resulting of the operation of machinery attached to a motorized vehicle including trucks, trailers, quads & UTVs. The best example of this coverage responding is if someone was using the winch of a pick-up to pull out an animal and the cable snapped injuring a client or someone else. This coverage would allow the Commercial General Liability to respond & defend.

Tenants Legal Liability - Legal liability for property damage to non-owned premises that you are renting or occupying including trade show booths, subject to \$1,000 deductible.

Forest Fire Fighting Expenses - Protects against costs incurred by the Ministry in fighting a fire if its cause can be linked back to the activities of the Insured's Outfitting business.

Limited Cyber Endorsement provides protection for legal expenses incurred as a result of breach of privacy and computer virus. Computer information breaches can expose your clients personal data to unsecured sources thus causing them potential financial loss and/or possible identity theft as a result. You may be held responsible to communicate with anyone who was affected by the breach and to provide credit monitoring for up to 12 months.

Unlicensed Motorized Vehicles - This extends liability coverage to unlicensed, self-propelled motorized vehicles used off highway by the Insured while in conjunction with their outfitting operations. However, we strongly suggest all vehicles be insured on an Automobile policy. This coverage also extends to unlicensed / uninsured Snow Mobiles as well as quads and UTVs providing there is no legal requirement that they be insured and registered. For example – using a quad on private land.

Watercraft Liability - Liability is extended for both owned and non-owned watercraft less than 12 metres (39 feet) in length providing the vessel is *not* used to carry passengers or property for charge (ie. water taxi or tour boat).

Non-Owned Aircraft Liability - Liability is extended for non-owned aircraft providing the aircraft is **not owned, operated or in control of the named insured, any family members, employees or volunteers**. This coverage is designed to protect a Guide-Outfitter in the event they are named in a legal action that resulted from events involving a third-party aircraft which they had no direct or indirect control over. For example – a third party charter company is contracted to fly your clients to camp and an accident happens enroute. Consequently you as the Guide-Outfitter also get named in a legal action from that client or their family / estate.

Pollution Liability - Sudden & Accidental Only. Coverage is extended for the costs to clean up unforeseen & accidental environmental spills for which the Named Insured is deemed responsible for. The obvious hazard is liquids such as gasoline or oil but potential losses could even come from something as simple as a bear damaging a fridge or freezer. Should the PCB's be released and it be determined that the ground cover needs to be containerized and removed – costs could easily be in the tens of thousands of dollars.

Voluntary Medical Payments - Coverage is provided for payment, without regard to actual liability or negligence of the Insured, for medical and other similar expenses incurred by a third party injured on the Insured's premises or as a result of their operations. For example a client is injured and needs an ambulance ride to the hospital for an x-ray or treatment. At the Insured Outfitter's request – we can simply cover all of those costs for the client to the policy maximum.

AIR EVACUATION COSTS FOR INJURED CLIENTS is now covered under the Voluntary Medical Coverage in our wording. Most health insurance or travel medical insurances do not kick in until the person arrives at a medical facility or will have only minimal coverage for "emergency transportation". Our goal is to give each Outfitter the option of flying out a client should they need emergency medical treatment without concern about the cost, but rather because it's the right thing to do. Coverage is on a per occurrence basis to a maximum of the policy limit for each event.

Employees & Subcontracted Guides as Additional Insureds - The policy extends to include any of your employees and guides, whether employed under salary or contracted, but only while acting within the scope of their duties and responsibilities. Additionally coverage is also extended to any family members or volunteers who are assisting you in your operations.

Accidental Death & Dismemberment Protection has been added to cover the Named Insured being the Guide-Outfitter in the event an accident occurs causing them to be disabled. The bodily injury causing the disability must be the result of an accident and not the result of a sickness or disease. Coverage applies only when the Guide-Outfitter is in the course of their normal duties of their Outfitting operations.

If you have any questions or concerns regarding your renewal - please contact either Kathy or Eric at:

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