



Guide Outfitters Association of British Columbia

Suite 103, 19140 – 28th Avenue, Surrey, BC Canada V3S 6M3 Telephone: (604) 541-6332 Facsimile: (604) 541-6339 Email: info@goabc.org

2010-2011 INVOICE FOR LIABILITY INSURANCE

COVERAGE

The Insurer of this policy agrees to indemnify, to the limit of liability selected, the Guide Outfitter, their employees and/or limited entities for bodily injury or property damage they are legally obligated to pay to a third party as a result of the operation(s) to which this insurance applies.

POLICY EXCLUSIONS

All insurance policies contain exclusions. Please review your actual insurance wording for a complete list of exclusions. Please refer to the actual policy documents for the wordings, conditions and limitations that govern this policy.

IMPORTANT- PLEASE NOTE

- All Guide Outfitters in British Columbia **MUST** carry a minimum of \$2M liability coverage.
- Guide Outfitters **SHOULD** maintain a written checklist/log evidencing that all equipment was inspected prior to being used by a client.
- All claims are subject to per occurrence deductible of \$1,000 applying to both third party property damage and bodily injury.
- In the event of an incident, all members **MUST** file incident reports.
- Signed Liability waiver forms **SHOULD** be signed by all clients prior to the start of each new trip. The Guide Outfitter **MUST** ensure that all clients understand the waiver document to be signed and how it affects their ability to begin an action against the Guide Outfitter for all activities covered under this policy including Ancillary operations.

I, _____, doing business as _____
(PRINT MEMBER'S NAME) (NAME OF COMPANY)

being a GOABC member in good standing, choose to purchase the following insurance coverage:

CLASS I	GUIDED HUNTING OR ANGLING (No horses or unlicensed ATVs & No watercraft over 16 feet/20 horsepower.)	
	<input type="checkbox"/> \$2,000,000 Limit (per occurrence)	\$ 750
	<input type="checkbox"/> \$5,000,000 Limit (per occurrence)	\$ 900
CLASS II	GUIDED HUNTING OR ANGLING (Pack Horses permitted. No clients riding horses or operating ATVs.)	
	<input type="checkbox"/> \$2,000,000 Limit (per occurrence)	\$ 900
	<input type="checkbox"/> \$5,000,000 Limit (per occurrence)	\$ 1,050
CLASS III	GUIDED HUNTING OR ANGLING (Clients riding horses or operating ATVs.)	
	<input type="checkbox"/> \$2,000,000 Limit (per occurrence)	\$ 1,300
	<input type="checkbox"/> \$5,000,000 Limit (per occurrence)	\$ 1,500

ANCILLARY OPERATIONS (optional)

If coverage is to be extended to any operations other than Guided Hunting / Angling as indicated above, additional insurance **MUST** be purchased and the additional premiums paid. **All liability limits MUST be the same for Basic & Ancillary coverage.**

- \$2,000,000 General Liability limit (per occurrence) **\$ 350**
- \$5,000,000 General Liability limit (per occurrence) **\$ 450**
- ADD – IF RIDING HORSES OR ATVs – ADD **\$ 300**

UMBRELLA LIABILITY POLICY (optional)

Excess or 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 not less than \$5,000,000 General & \$1,000,000 Automobile liability.

- \$5,000,000** Umbrella Liability Policy **\$ 550**

Total premium due to GOABC (paid by cheque or credit card): **\$ _____**

All premiums are fully earned at inception of coverage.

Visa /Master Card/Amex # _____

Expiry Date: _____

X _____

(MEMBER'S SIGNATURE)

(DATE)