

Dude ranches

markeloutdoors.com

Dude ranches provide a family-oriented vacation destination where the primary activity is horseback riding. Additional family activities are based on a western experience, such as cattle ranching, square dancing, family dining, hiking, and swimming.

Underwriting appetite

- Dude ranches where horseback riding is the primary activity
- Resort dude ranches where horseback riding is featured, along with other diverse activities
- Working dude ranches, with cattle or livestock operations

Ineligible classes

- Resorts where horseback riding is not the main activity
- Hourly rental operations
- Cabin rentals only
- Bed & Breakfasts (refer to our bed & breakfast program)

Program coverage features

Liability

- Aggregate is 3 times the occurrence limit. Approved memberships are eligible for 5 times the occurrence limit.
- \$100,000 fire legal
- \$6,000 medical payments
- Advertising and personal injury liability

Property

- Insurance coverage forms available are basic, broad, and special
- Business income
- Business income extension endorsement, including communicable disease and food contamination
- Replacement cost coverage
- Business interruption
- Spoilage coverage
- Custom and Elite Hospitality broadened enhancement forms

Inland marine

- Insureds' and customers' personal property and equipment

Crime

- Employee dishonesty, robbery and burglary

Commercial excess/umbrella liability

Limits up to \$15 million

Optional coverages

- Key employee replacement expense
- Commercial auto
- Bailee's coverage
- Horse mortality
- Mechanical breakdown
- Employment practices liability
- Homeowners coverages and personal liability for owner-occupied main dwellings or lodges used as a primary residence
- Care, Custody & Control of non-owned horses

Applications

Available at
markelinsurance.com

Send completed applications to
msscsubmissions@markelcorp.com,
or to the following:

**All states except AK, AZ, CA,
ID, NV, OR, UT, WA**

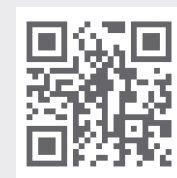
Markel

Attn: MSC Underwriting
P.O. Box 2009
Glen Allen, VA 23058-2009
Phone: 800-431-1270
Fax: 804-527-7966

AK, AZ, CA, ID, NV, OR, UT, WA

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Coverage availability varies by state.

