



# Outfitters & Guides

This program provides guide and outfitting professionals with liability, property and tack coverage. Operations can be conducted with or without horses.

## Underwriting Appetite

- North American big game guides/outfitters
- Pack trip outfitters
- Upland bird and waterfowl hunting guides
- Freshwater and saltwater fishing guides (inland and coastal waters)
- Float trip outfitters
- Guided canoe and kayak tours
- Backpacking/wilderness camping
- Nature and wildlife tours and photography

## Ineligible Classes

- Equipment rentals without guides or primarily unguided operations
- No coverage for high risk activities such as rock climbing, white water rafting, down hill skiing, ATV/snowmobile tours, snowboarding
- Rivers no higher than class III
- Blue water/deep sea fishing ventures
- No risks in Alaska or Hawaii

## Program Coverage Features

### *Commercial Package Policy*

- Guest lodging in personal dwelling
- Inland marine coverage for insureds' and customers' personal property and equipment
- Equipment breakdown
- Pro Guide Plus broadened enhancement form
  - Includes coverages such as business income including extra expense, business personal property, property in transit, spoilage, personal effects of others, processors coverage, employee dishonesty, and emergency vacating expense

### *Monoline Liability*

- Aggregate is 3 times the occurrence limit. Approved memberships are eligible for 5 times the occurrence limit.

### *Commercial Auto*

### *Commercial Excess/Umbrella Liability*

## Applications

- Available at [www.Markelinsurance.com](http://www.Markelinsurance.com)
- Send completed applications to:  
Markel Insurance Company  
Attn: P&C Underwriting  
P.O. Box 2009  
Glen Allen, VA 23058-2009  
Fax: (804) 527-7966  
Email: [outdoorapps@markelcorp.com](mailto:outdoorapps@markelcorp.com)

## Questions?

Call us at 800-431-1270.