

OUTFITTER LIABILITY RISK CHECKLIST:

Do I need it? Is it covered?

This is a 2-page general guide or tool to provide a few examples. It is not specific to your situation. There are many other possible risks. Ask your insurance broker for specific advice!

Before you worry about insurance, reduce your risk:

- A. Can I protect personal or family assets through incorporation? Costs and benefits?
- B. Do I have clear and legally valid waiver forms?
- C. Do I have a solid written procedure for communicating, signing, and keeping waivers which is always followed?
- D. Does my invoice/contract reduce risks, limit out-of-country lawsuits, and focus on safety?
- E. Do I have good contracts with flight charter companies, guides, suppliers and others?
- F. Are all my vehicle properly plated?
- G. Is my Worker's Compensation in order and does it cover people under contract?

OK, now it's time to worry about insurance.

Do I need this? Do I have it? Is it covered?

Item	Yes, could be a risk	Broker confirms it's covered?	Example of potential claim
1.			Injury to client while hunting or fishing
2.			Client takes boat out in changeable weather and capsizes; alleges that the outfitter didn't watch current weather reports
3.			Injury to client on my property due to a fall
4.			Client falls downstairs in lodge after too many drinks
5.			Client is hungover or still impaired and goes out hunting or fishing the next morning; injures himself or others
6.			Client gets ill due to failure in water treatment at lodge
7.			Client's gear or dog is damaged on premises (fire, theft, etc.)
8.			Clients' dogs get into fight, one dog is severely injured. Who pays the vet bill or value of the dog?
9.			Client's gear is damaged by vehicle (ATV or truck)
10.			Client suffers heart attack or stroke while on a hunt, needs emergency air ambulance. Who pays? (Voluntary Medical)
11.			Client falls into lake or crushed while boarding float plane

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12.			Clients injured in plane crash and charter plane doesn't have enough insurance
13.			Clients injured in boat or on ATV owned by contract guide
14.			Clients injured/drowned in my boat
15.			Client drives own vehicle or my vehicle/ATV after drinking
16.			Client injured on horse belonging to me or to a neighbour who supplies horses when I need extra
17.			My dock (or boat) float out of position and cause float plane to crash after aborted landing
18.			My guide or employee drives my truck to pick up clients and has an accident, but he forgot to renew his drivers' licence
19.			I hit a train at a level crossing and get sued for \$3.5 million
20.			I use a farm or personal tractor or ATV to haul clients and their gear to and from a fishing/hunting site
21.			Fire from a wood stove or fireplace causes injury and damage to lodge and client's property
22.			A client accidentally shoots or injures another client
23.			A client accidentally shoots or injures a bystander or neighbour
24.			Negative comments about a client or competitor get posted online, or clients sue you for false advertising
25.			Irreplaceable taxidermy trophies disappear while you are at a trade show in the US
26.			Injury to client and family when barbeque provided for client's use explodes
27.			Client's child drowns; no lifeguard, no warning notices on dock
28.			In busy seasons, I use RV's to accommodate clients
29.			I go to the US for trade shows or other business purposes. I rent a car. I also need emergency medical insurance. Do my personal coverages/credit cards include business trips?
30.			Clients stay at my residence. I have permission from my home/farm insurer, but does that cover liability arising from my outfitting business and is it based on accurate information?

Excerpt from presentation by Judy McCuskee for the Saskatchewan Commission of Professional Outfitters Convention 2017

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