

## Commercial Agriculture



### Dude Ranches

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

### Fishing and Hunting Lodges and Plantations

This specialty segment focuses on big game, wing shooting, and fly fishing resorts, hunting lodges, and southern sporting plantations. Guest activities may encompass a broad range of guided sporting and recreational offerings.

#### Underwriting Appetite

- Wing shooting - upland bird and waterfowl
- Big game and turkey hunting
- Fly fishing and other types of guided fishing
- Clay target and other range facilities

#### Ineligible Classes

- Confined or fenced hunting (guaranteed trophy)
- Any hunting not fair chases
- Coastal property

### Program Coverage Features (For both programs)

#### Inland Marine

Insureds' and customers' personal property and equipment

#### Crime

- Employee dishonesty, robbery and burglary
- Commercial Excess/Umbrella Liability
- Limits up to \$10 million

#### Optional Coverages

- Key employee replacement expense
- Commercial Auto
- Bailee's coverage
- Horse mortality
- Disease and contamination
- Mechanical breakdown
- Employment practices liability

Homeowners coverages and personal liability for owner-occupied main dwellings or lodges used as a primary residence

- Care, Custody and Control of non-owned horses
- Sex abuse

#### 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
- Replacement cost coverage
- Business interruption
- Spoilage Coverage

Custom and Elite Hospitality broadened enhance forms - Includes coverages such as: accounts receivable, business income with extra expense, consequential damage, contractual penalties, debris removal, electronic data processing, fine arts, inventory and appraisals, newly acquired buildings and business personal property, ordinance or law, pollutant clean up, valuable papers, water back-up from sewer, drain

## Underwriter



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