



AXIS INSURANCE MANAGERS INC.

“Quality Insurance for Quality Clients”

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FISHING LODGE INSURANCE

COVERAGE WITHOUT ANY CATCHES

Canada is world-renowned for its fishing lodges. Set in truly spectacular locations which span British Columbia in the West to New Brunswick in the East, fishing lodges are part of the Canadian outdoors experience and provide some of the most breath-taking and awe inspiring places to fish in the whole of the world. Some are luxurious and cater for events from weddings to corporate functions and others are small pioneering cabins hiding in the heart of our country's extraordinary geography.

Wherever the fishing lodge is and however basic or deluxe it is, you'll need insurance. And not just any old insurance. Fishing lodges have particular coverage needs and if you don't get the right policies in place, you could find yourself out of pocket if things don't go as planned.

We've outlined some of the issues and coverage you'll probably need as a fishing lodge owner below. Axis Insurance Managers Inc. has a number of clients who are owners of fishing lodges, so we understand the issues and challenges you face – as well as the likely risks you need to cover with insurance. The team at Axis will be able to advise you on policies as diverse as property and commercial general liability to hull and machinery insurance and liquor liability.

When you talk to Axis, you'll be talking to people who know your business and how complex it can be. So wherever your fishing lodge is – from the high Arctic to the Fraser River – Axis Insurance Managers will work with you to ensure you've got the right insurance coverage.

Benefits of Fishing Lodge Insurance coverage from Axis Insurance Managers Inc. include:

- Property - standard cover for buildings, floats and contents
- Business Interruption - most lodges' operating seasons are only three to four months long so business interruption insurance may be vital
- Property in Transit - many lodges have supplies delivered throughout the season and may be required to insure them while in transit
- Commercial General Liability - standard cover for the physical premises. You also need to consider what insurance you need if you're providing food for the guests, as well as ensuring you've done everything possible to minimize risks to them
- Liquor Liability - there is an added exposure when alcohol is being consumed on the premises. Are you providing liquor and is it allowed on the boats? Liquor liability is an important policy to have in place
- Hull & Machinery - property insurance for the boats
- Protection & Indemnity - many policies do not have a dedicated P&I policy to respond to claims arising out of the operations of your boats. We can make sure that risk is covered
- Non-Owned Aviation - many remote lodges deliver guests by floatplane. When an airplane is attached to a dock, it creates a legal liability exposure for the owner of the dock/lodge. Again we can provide the right insurance
- Pollution - although highly regulated by Environment Canada, the nature of the business involves gases and chemicals which could result in a pollution claim
- Tower's Legal Liability - many floating lodges are towed to protected bays in the off season. There may be no coverage for damage resulting during a tow if the tugboat operator does not carry tower's legal liability
- Territorial Boundaries trading warranty - the boundaries specified on the policy declaration page are important because coverage will be void if a claim were to arise outside the coverage territory

As with every insurance policy there are different options, policy wordings, enhancements or amendments available. Your Axis Insurance manager will be able to help create a tailor-made policy to suit your exact requirements.

To find out more about Fishing Lodge Insurance, or to discuss your existing insurance policies, please give one of Axis insurance's professional and experienced team members a call at 604.731.5328 or email: info@axisinsurance.ca. We would also be pleased to outline the benefits of Fishing Lodge Insurance with your management team or board members. If you would like to schedule a meeting or request an application form, please contact Aaron Arneill directly at 604.630.0758 or Laurel Miller at 604.708.6244.