

ABOUT THE INSURANCE SERVICE PROVIDERS DATABASE

This database was developed by the Canadian Tourism Commission to assist adventure and ecotourism operators. The database provides operators with an accessible and central insurance services resource.

Participation in this database by the insurance service providers is strictly voluntary and free of charge. While many organizations have chosen to participate, some have declined or have provided limited information.

Participation in the database by the various insurance organizations does not imply that these organizations are endorsed, supported or recommended by the Canadian Tourism Commission. The Canadian Tourism Commission is making this database available to the adventure and ecotourism industry as a public service.

The insurance provider list was developed through research and references provided by Canadian Tourism Commission members. Insurance providers were contacted and asked to provide additional information through a questionnaire.

This database is current as of December 31, 2002. It contains the information supplied by the insurance service providers thus far. The database will be periodically updated.

Please let us know if some of the information in the database is incorrect by contacting Frank Verschuren at the Canadian Tourism Commission verschuren.frank@ctc-cct.ca.

CANADIAN TOURISM COMMISSION

DATABASE OF INSURANCE SERVICE PROVIDERS FOR Adventure and Ecotourism Operators

FIRST EDITION

December 31, 2002

The Canadian Tourism Commission Database of Insurance Service Providers for Adventure and Ecotourism Operators

How to use the database

- 1) Some of the organizations listed in the database are wholesale brokers and do not sell insurance products directly to consumers. They are brokers, or organizations that have developed various specialized insurance programs. These organizations will sell their products and services through licensed brokers. In those cases, you can contact a broker of your choice who will be able to access these organizations.
- 2) Search through the geographic listing and locate providers that serve your geographic area or that have offices in the province where your head office is located. Each insurance provider is assigned a page number. Note the page numbers of the insurance providers.
- 3) Go to each insurance service provider's page to view the information supplied by the provider. Some providers have not supplied additional information but they should still be contacted.
- 4) Contact the insurance service providers to assess their willingness to supply you with insurance quotes and/or coverage.
- 5) It is suggested that you obtain more than one quote (three quotes should be sufficient). It is possible that for certain activities, businesses or types of operations, it might be difficult or impossible to obtain multiple quotes.
- 6) Once quotes are obtained, make sure that you compare coverage and not just cost.

Geographic location of broker and /or geographic area served.

Geographic area/name of provider	Page
Canada	
Anthony and Associates Inc	5
Beacon Underwriting Limited.....	9
Eagle Underwriting Group	35
Elliot Special Risks Limited.....	14 & 15
Gougeon Insurance	16 & 17
Huestis Commercial Underwriting Ltd.	18
K&K Insurance Group Canada	19
B.F. Lorenzetti & Associates Inc.....	20
The Marketplace Insurance and Financial Services Inc	35
NG Williams & Associates	35
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Special Risk Insurance Brokers Limited.....	28
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UFANS Insurance services.....	31
The Wholesale Insurance Group.....	35
Worldwide Outfitters and Guides Association.....	35
Alberta	
Capri Insurance Service Ltd.	11
East Kootenay Realty Insurance Ltd.	13
Mones & Associates Insurance Brokers Inc.....	22
Prince Albert Insurance Limited.....	23
Revelstoke Insurance Services – A division of Barton Insurance Brokers Ltd.....	26
Johnston Meier Insurance Agencies Ltd	34
British Columbia	
Capri Insurance Service Ltd.	11
East Kootenay Realty Insurance Ltd.	13
Revelstoke Insurance Services – A division of Barton Insurance Brokers Ltd.....	26
TOS Insurance.....	35
Town & Country Insurance Services Ltd.....	35
Vancouver Holdings (BC) Ltd.	32
Vanguard Insurance Brokers Ltd.....	35
Johnston Meier Insurance Agencies Ltd	34
Manitoba	
Capri Insurance Service Ltd.	11
Cook and Cook Insurance Brokers.....	12
Prince Albert Insurance Limited.....	23
Ranger Insurance Brokers.....	24
Standard Insurance Brokers Ltd.....	30
New Brunswick	
Mitchell McConnell Insurance Ltd.....	21

Nova Scotia	
AP Reid Insurance Ltd.....	6
Mitchell McConnell Insurance Ltd.....	21
Newfoundland	
Cal LeGrow Insurance Ltd.....	10
Sunco Insurance.....	35
Wedgwood Insurance Limited.....	33
Northwest Territories	
Capri Insurance Service Ltd.....	11
Mones & Associates Insurance Brokers Inc.....	22
Ranger Insurance Brokers.....	24
Reibin Agencies Ltd.....	25
Standard Insurance Brokers Ltd.....	30
Nunavut	
Mones & Associates Insurance Brokers Inc.....	22
Ranger Insurance Brokers.....	24
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Standard Insurance Brokers Ltd.....	30
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Ranger Insurance Brokers.....	24
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Surplus Lines Inc.....	35
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Assurances Marc Lachance et Associés.....	7
Assurtec Inc.....	8
Saskatchewan	
Capri Insurance Service Ltd.....	11
Cook and Cook Insurance Brokers.....	12
Prince Albert Insurance Limited.....	23
Ranger Insurance Brokers.....	24
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Standard Insurance Brokers Ltd.....	30
Yukon	
Capri Insurance Service Ltd.....	11
Mones & Associates Insurance Brokers Inc.....	22
Standard Insurance Brokers Ltd.....	30

Anthony and Associates Inc**Broker**

Rex Anthony or Lloyd King
187 Kenmount Road
St. John's, Newfoundland
A1B 3N2
Phone: 709-758-5505
Fax: 709-759-0856
E-mail: ranthony@triton.nf.ca

Distribution Channel

Atlantic Canada, nationally and internationally through Assured International.

Area of Specialization

All tourism, adventure tourism and ecotourism sectors.

Specific Activities Desired

Wide range of activities from downhill skiing, special events, fishing derbies, fishing lodges, and golf tournaments.

Specific Activities Prohibited

Extremely high risk or one of kind events.

Geographic Area Served

Canada.

Documentation Required from Applicant in Order to Underwrite

Various depending activity/event.

Information Needed from Applicant in Order to Underwrite

As per above.

Rating of Operation

Varies depending on even/activity.

Minimum Premium

\$500.

Factors that will Influence the Premium

Revenues, claims, staff qualification, industry certification, etc.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

As dictated by event/activity.

Additional Information

Property and Casualty brokerage services primarily corporate in nature.

AP Reid Insurance Ltd.**Broker**

James Reid & Aileen Reid
100 Main Street, Suite 250
Dartmouth, Nova Scotia
B2X 1R5
Phone: 902-469-9876
Fax: 902-463-1748
Toll free: 877-4-mygroup
E-mail: aileen@apreid.com or jp@apreid.com
Website: www.apreid.com

Distribution Channel

Direct client to market for TIANS members only.

Area of Specialization

“Mini Programs” for the members of TIANS. See “Special Programs” link at www.apreid.com

Specific Activities Desired

We respond to all membership requests and do everything in our power to meet their needs.

Specific Activities Prohibited

Some activities require significant advance notice to prepare quotations. Raves are prohibited.

Geographic Area Served

Nova Scotia.

Documentation Required from Applicant in Order to Underwrite

Each program has a full application, which must be completed in order to quote. Copies of certification and waiver agreements are often needed.

Information Needed from Applicant in Order to Underwrite

As above.

Rating of Operation

As above.

Minimum Premium

\$1,000 except for Bed & Breakfast, which is \$500.

Factors that will Influence the Premium

Revenues, claims, staff qualification and industry certification.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

N/A

Additional Information

See Special Programs menu at www.apreid.com

Assurances Marc Lachance et Associés**Broker**

Alain Giroux
4150 Ste-Catherine Ouest Bureau 450
Westmount, Quebec
H3Z 2Y5
Phone: 514-846-2100
Fax: 514-846-2103
Toll free: 514-846-2103
E-mail: alain.giroux@assurancemla.com

Distribution Channel

Contact broker directly.

Area of Specialization

Guided activities.

Specific Activities Desired

N/A

Specific Activities Prohibited

Activities that do not meet the standards established by Aventure-Ecotourisme Quebec.

Geographic Area Served

Quebec.

Documentation Required from Applicant in Order to Underwrite

Application, Liability release/assumption of risk document.

Information Needed from Applicant in Order to Underwrite

See application form.

Rating of Operation

Base on revenues.

Minimum Premium

\$750.

Factors that will Influence the Premium

Revenues, claims, years in operation, employee qualification and industry certification.

Listing of Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

Liability insurance limit of \$5 million.

Additional Information

Insurance program exclusive to the members of Aventure-Ecotourisme Quebec.

Assurtec Inc**Broker**

Benoit Payette – Louis Therrien
1600 St Martin Est, Tour A, Suite 110
Laval, Quebec
H7G 4R8
Phone: 450-668-5555
Fax: 450-668-5588
Website: www.assurtec.qc.ca

Distribution Channel

N/A

Area of Specialization

Guides and outfitters, adventure sport activities.

Specific Activities Desired

Snowmobiling, jet-skiing, all activities.

Specific Activities Prohibited

Rock climbing.

Geographic Area Served

Quebec.

Documentation Required from Applicant in Order to Underwrite

Activity specific.

Information Needed from Applicant in Order to Underwrite

Activity specific.

Rating of Operation

Number of clients, revenues, type of activity.

Minimum Premium

N/A

Factors that will Influence the Premium

Revenues, claims, staff qualification and industry certification.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

N/A

Additional Information

N/A

Beacon Underwriting Ltd.**Wholesale Broker**

Box 370

Salmon Arm, British Columbia

V1E 4N5

Toll free: 888-645-8811

Fax: 250-832-3222

Website: www.beacon724.com

Distribution Channel

Beacon Underwriting is wholesale broker. Our programs can be accessed by insurance agents across the country.

Area of Specialization

Ecotourism, kayaking/canoeing guiding and rentals. Hiking walking tours, fishing guides, bus tours.

Specific Activities Desired

N/A

Specific Activities Prohibited

N/A

Geographic Area Served

Canada except Quebec.

Documentation Required from Applicant in Order to Underwrite

Complete applications.

Information Needed from Applicant in Order to Underwrite

Varies with application.

Rating of Operation

N/A

Minimum Premium

N/A

Factors that will Influence the Premium

N/A

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

N/A

Additional Information

N/A

Cal LeGrow Insurance Ltd.**Broker**

Craig Heath or Wayne Butt
327 Freshwater Road
St. John's, Newfoundland, A1B 1C3
Phone: 709-722-3282 or 709-368-1938 or 709-368-1935
Fax: 709-722-3285 or 709-368-1350
E-mail: cheath@callegrowins.com or wbutt@callegrowins.com
Website: www.callegrowins.com

Distribution Channel

Independent broker.

Area of Specialization

Have access to most national insurers which have different appetites for classes of business.

Specific Activities Desired

N/A

Specific Activities Prohibited

N/A

Geographic Area Served

Newfoundland.

Documentation Required from Applicant in Order to Underwrite

Will vary depending on operations.

Information Needed from Applicant in Order to Underwrite

Will vary depending on operations.

Rating of Operation

Will vary depending on operations.

Minimum Premium

Will vary depending on operations.

Factors that will Influence the Premium

Revenues, claims, staff qualification, industry certification, years in business and location of risk.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

Most policies will exclude "injury to participants" depending on the operations.

Additional Information

N/A

Capri Insurance Service Ltd.**Broker**

Clayton Prince or Ken Anderson
396 Ellis Street
Penticton, British Columbia, V2A 4L7
Phone: 250-492-5821
Fax: 888-822-6115
Toll free: 888-818-5821
E-mail: kanderson@capri.ca or cprince@capri.ca
Website: www.capri.ca

Distribution Channel

N/A

Area of Specialization

Outdoor recreation, non-profit associations. Commercial products available for the full range of ecotourism activities. National, provincial and local trail organizations program.

Specific Activities Desired

Hiking, biking, cross country skiing, backpacking, birding, horse, conservation, naturalist, nature photography, snowshoeing, snowmobiling, ATV, trail development .

Specific Activities Prohibited

N/A

Geographic Area Served

British Columbia, Alberta, Saskatchewan, Manitoba, Yukon, Northwest Territories.

Documentation Required from Applicant in Order to Underwrite

Completed application with attachments, previous policy and statement of values.

Information Needed from Applicant in Order to Underwrite

Financial Information, business experience, insurance history, range of activities, staff training/qualifications plus other information as required by the class of business.

Rating of Operation

Per client.

Minimum Premium

N/A

Factors that will Influence the Premium

Revenues, claims, staff qualification, industry certification, type of activity, value of assets, liability requirements plus any other factor that could increase the exposure.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

N/A

Additional Information

N/A

Cook and Cook Insurance Brokers

Broker

Clifford D. Cook
P.O. Box 970
Swan River, Manitoba
R0L 1Z0
Phone: 204-734-9421
Fax: 204-734-5083
Toll free: 888-979-2665
E-mail: cliff.cook@cookandcooke.com

Distribution Channel

N/A

Area of Specialization

Fishing, hunting, ecotours, horse related activities, adventure activities. All types of lodges.

Specific Activities Desired

All of the above.

Specific Activities Prohibited

N/A

Geographic Area Served

Saskatchewan, Manitoba.

Documentation Required from Applicant in Order to Underwrite

Type of business conducted, annual gross sales, all activities, list of property.

Information Needed from Applicant in Order to Underwrite

Previous claims.

Rating of Operation

Per dollar of revenue.

Minimum Premium

\$1,500.

Factors that will Influence the Premium

Revenues, claims and industry certification..

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

N/A

Additional Information

N/A

East Kootenay Realty Insurance Ltd.**Broker, Group Insurance Program**

The Great Outdoors Insurance Program

Alan Coles

27-10th Avenue South

Cranbrook, British Columbia

V1C 2M9

Phone: 250-489-3221

Fax: 250-489-2662

E-mail: alanc@EKRIinsurance.com

Website: www.ekriinsurance.com

Distribution Channel

Available to non-members on offer and acceptance.

Area of Specialization

Backcountry lodges, guided tours including most adventure activities, summer and winter.

Specific Activities Desired

Adventure operators, guided horseback whitewater, houseboats, backcountry lodges, dogsledding, ski-touring, snowmobiles, guest ranches, ATV's, heli0hiking, marine charters, fishing and hunting guides, canoeing, kayaking, rock climbing, snowshoeing, climbing walls, sports teams, eco-tours, visitors to Canada medical coverage.

Specific Activities Prohibited

Downhill skiing, fixed heel skiing, avalanche exposure and bungee.

Geographic Area Served

British Columbia and Alberta.

Documentation Required from Applicant in Order to Underwrite

Completed application for each category, copy of waiver, brochure and Website address.

Information Needed from Applicant in Order to Underwrite

As per above.

Rating of Operation

Various rating depending on category of adventure.

Minimum Premium

\$1,000.

Factors that will Influence the Premium

Revenues, claims, staff qualification, industry certification and experience.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

Varies by class.

Additional Information

Product is endorsed by Tourism Rockies as benefit of membership. Also available to non-members at slightly different terms. Visitors to Canada medical insurance also available.

Elliot Special Risks Limited**Specialty Insurance Market for Brokers**

130 Adelaide Street West 8th Floor
Suite 810

Toronto, Ontario

M5H 3P5

Phone: 416-601-1133

Toll free: 800-223-8858

Fax: 416-601-1150

Website: www.elliotsr.com

Distribution Channel

Products sold through licensed insurance brokers.

Area of Specialization

Sports, leisure, hospitality, professional liability and more.

Specific Activities Desired

Wilderness and adventure touring, outfitters and guides, including ocean kayaking, dog sledding and recreational vehicle touring, canoeing, kayaking. Indoor climbing centres including portable climbing walls. Yacht and boat clubs. Rafting. Other.

Specific Activities Prohibited

N/A

Geographic Area Served

Canada.

Documentation Required from Applicant in Order to Underwrite

Application form completed and other documents depending on activity.
Copy of liability waiver.

Information Needed from Applicant in Order to Underwrite

See application form.

Rating of Operation

Per participant, per ,member or other.

Minimum Premium

Sports teams and tournaments \$1,000. All other risks \$2,500.

Factors that will Influence the Premium

N/A

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

Policy territory includes incidental USA exposure.

Additional Information

Programs available to a broker of your choice. Capacity up to \$25 million for most risks.

Elliot Special Risks Limited**Specialty Insurance Market for Brokers**

2000 Mansfield Suite 710

Montreal, Quebec

H3A 2Z4

Phone: 514-849-4992

Toll free: 877-771-1211

Fax: 514-849-9443

Website: www.elliotsr.com

Distribution Channel

Products sold through licensed insurance brokers.

Area of Specialization

Sports, leisure, hospitality, professional liability and more.

Specific Activities Desired

Wilderness and adventure touring, outfitters and guides, including ocean kayaking, dog sledding and recreational vehicle touring, canoeing, kayaking. Indoor climbing centres including portable climbing walls. Yacht and boat clubs. Rafting. Other.

Specific Activities Prohibited

N/A

Geographic Area Served

Canada.

Documentation Required from Applicant in Order to Underwrite

Application form completed and other documents depending on activity.

Copy of liability waiver.

Information Needed from Applicant in Order to Underwrite

See application form.

Rating of Operation

Per participant, per ,member or other.

Minimum Premium

Sports teams and tournaments \$1,000. All other risks \$2,500.

Factors that will Influence the Premium

N/A

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

Policy territory includes incidental USA exposure.

Additional Information

Programs available to a broker of your choice. Capacity up to \$25 million for most risks.

Gougeon Insurance**Broker**

120 Larch Street
Sudbury, Ontario
P3E 1C2
Phone: 705-675-2241
Fax: 705-675-7461
Toll Free: 800-461-1106
E-mail: info@gougeoninsurance.com
Website: www.gougeoninsurance.com

Distribution Channel

N/A

Area of Specialization

Summer resorts, fishing lodges, whitewater rafting, ski resorts.

Specific Activities Desired

Rafting, kayaking, canoeing, skiing.

Specific Activities Prohibited

Inverted aerials for the ski areas and rock climbing.

Geographic Area Served

Canada except for Northwest Territories and Nunavut.

Documentation Required from Applicant in Order to Underwrite

Completed application, current financials and brochures.

Information Needed from Applicant in Order to Underwrite

As per above.

Rating of Operation

Per client.

Minimum Premium

N/A

Factors that will Influence the Premium

Revenues, claims, staff qualification.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

N/A

Additional Information

N/A

Gougeon Insurance**Broker**

Western Office
4564 Raymer Road
Kelowna, British Columbia
V1W 1H9
Phone: 250-764-1226
Fax: 250-764-8079
E-mail: bobbell@gougeoninsurance.com

Distribution Channel

N/A

Area of Specialization

Summer resorts, fishing lodges, whitewater rafting, ski resorts.

Specific Activities Desired

Rafting, kayaking, canoeing, skiing.

Specific Activities Prohibited

Inverted aerials for the ski areas and rock climbing.

Geographic Area Served

Canada except for Northwest Territories and Nunavut.

Documentation Required from Applicant in Order to Underwrite

Completed application, current financials and brochures.

Information Needed from Applicant in Order to Underwrite

As per above.

Rating of Operation

Per client.

Minimum Premium

N/A

Factors that will Influence the Premium

Revenues, claims, staff qualification.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

N/A

Additional Information

N/A

Huestis Commercial Insurance Ltd**Broker**

Paul Huestis
29 Duke, 2nd Floor
Saint John, New Brunswick
E2L 1M9
Phone: 506-635-0753
Fax: 506-634-5641
E-mail: Paul.Huestis@Huestis.nb.ca

Distribution Channel

N/A

Area of Specialization

No specialty.

Specific Activities Desired

Well run outdoor operations.

Specific Activities Prohibited

None.

Geographic Area Served

Canada.

Documentation Required from Applicant in Order to Underwrite

Varies depending on risk.

Information Needed from Applicant in Order to Underwrite

Varies depending on risk.

Rating of Operation

Varies depending on risk.

Minimum Premium

\$1,500.

Factors that will Influence the Premium

Revenues, claims, staff qualification, industry certification.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

N/A

Additional Information

Paul Huestis previously worked within the outdoor industry as a guide & educator & as such has a good knowledge of the industry.

K&K Insurance Group Canada**Broker – Wholesale Broker**

Tom Butler – Peter Primdahl

310-5800 Explorer Drive

Mississauga, Ontario

L4W 5K9

Phone: 905-602-9339

Fax: 905-602-9141

Toll free: 800-753-2632

E-mail: Peter_primdahl@kandkinsurance or Tom_Butler@kandkinsurance.com

Website: www.kandkinsurance.com

Distribution Channel

N/A

Area of Specialization

Events & Attractions, Leisure and Recreation, Sports, Motorsports, Venues, Gaming and Entertainment.

Specific Activities Desired

Camps, campgrounds, charter boats, commercial equine, mountaineering, outfitters and guides, ropes courses, ski resorts, whitewater rafting, dude ranches, instructional sports programs, snowmobile racing and much more.

Specific Activities Prohibited

N/A

Geographic Area Served

Canada.

Documentation Required from Applicant in Order to Underwrite

Applications on website: www.kandkinsurance.com

Information Needed from Applicant in Order to Underwrite

Applications on website: www.kandkinsurance.com

Rating of Operation

Per client and per dollar of revenue. Every program is rated differently.

Minimum Premium

\$2,500 per policy issued. If an association is insured, each certificate could be less.

Factors that will Influence the Premium

Revenues, claims staff qualification and industry certification, staff turnover, and financial stability.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

Special or tailored items/coverage for every industry.

Additional Information

K&K has insured sports, leisure and entertainment businesses for 50 years.

B.F. Lorenzetti & Associates Inc.

National Broker

Terry McRae
45 Westwind Drive
Hammonds Plains, Nova Scotia
B2Z 1K6
Fax: 902-864-0200
Toll free: 866-864-4982
E-mail: bfl@accesswave.ca
Website: www.bf-lorenzetti.ca

Distribution Channel

National broker with offices from coast to coast.

Area of Specialization

All areas of tourism with festivals & events a specialty.

Specific Activities Desired

All areas.

Specific Activities Prohibited

None.

Geographic Area Served

Canada.

Documentation Required from Applicant in Order to Underwrite

Name, address, description of operations, annual revenues, financials for D&O, list of property.

Information Needed from Applicant in Order to Underwrite

Areas of operation, prior insurer, claims.

Rating of Operation

Per client.

Minimum Premium

\$1,000.

Factors that will Influence the Premium

Revenues, claims, staff qualification and industry certification, type of operation.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

None.

Additional Information

N/A

Mitchell McConnell Insurance Ltd.**Hub International****Broker**

Darren Crowther

344-660 Rothesay Avenue

Saint John, New Brunswick

E2H 2H4

Phone: 506-634-7200

Fax: 506-633-1858

Toll free: 800-796-2455 (Atlantic Canada only)

E-mail: Darren@mitchellmccconnell.com

Website: www.mitchellmccconnell.com

Distribution Channel

International insurance brokerage network – Hub International.

Area of Specialization

The Great Outdoor Insurance Program specializing in adventure based businesses.

Specific Activities Desired

Hunting, fishing, canoeing, kayaking, dog sledding, hiking, biking, etc.

All adventure based businesses.

Specific Activities Prohibited

Rock climbing, caving, scuba diving.

Geographic Area Served

New-Brunswick and Nova-Scotia.

Documentation Required from Applicant in Order to Underwrite

Extensive application to be completed.

Information Needed from Applicant in Order to Underwrite

Building details, description of operation, breakdown of annual income, experience of operators.

Rating of Operation

Per client and revenue.

Minimum Premium

\$1,000.

Factors that will Influence the Premium

Revenues, claims, staff qualification and industry certification.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

Liquor liability and watercraft liability coverage available. Twenty to thirty free coverage extensions included at no charge.

Additional Information

Discount available to members of the New-Brunswick Outfitters Association (NBOA).

Mones & Associates Insurance Brokers Inc.

Broker

4528, 99 Street
Edmonton, Alberta
T6E 5H5
Phone: 780-435-4862
Fax: 780-437-6768
Brian Murphy
E-mail: bmurphy@monesinsurance.com
Website: www.monesinsurance.com

Distribution Channel

N/A

Area of Specialization

Fishing and hunting lodges, adventure tourism, ecotourism and bed & breakfast

Specific Activities Desired

Canoeing, kayaking, rafting, snowmobiling, ATV's, dogsledding, mountain biking and horseback riding.

Specific Activities Prohibited

Mountain climbing, diving.

Geographic Area Served

Yukon, Northwest Territories, Nunavut.

Documentation Required from Applicant in Order to Underwrite

Waiver, brochure and operations.

Information Needed from Applicant in Order to Underwrite

Completed and signed application form.

Rating of Operation

Per dollar of revenue, other.

Minimum Premium

\$1,000.

Factors that will Influence the Premium

Revenues, claims, staff qualifications.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

N/A

Additional Information

N/A

Prince Albert Insurance Limited**Broker – Group Insurance Program**

Ron Wesolowski

P.O. Box 39

499 – 15th Street

Prince Albert, Saskatchewan

S6V 5R4

Phone 306-764-2233

Fax: 306-763-6663

E-mail: pa.insurance@sk.sympatico.ca

Distribution Channel

N/A

Area of Specialization

Hunting, fishing outfitting, game farm, Ecotourism.

Specific Activities Desired

As above including operation of ATV's, boats and motors as required for above operations.

Specific Activities Prohibited

Horseback riding and whitewater rafting would have to go to a specialty market.

Geographic Area Served

Alberta, Saskatchewan, Manitoba.

Documentation Required from Applicant in Order to Underwrite

Application.

Information Needed from Applicant in Order to Underwrite

Listed on application.

Rating of Operation

Per revenue for liability and per value for property.

Minimum Premium

\$1,000.

Factors that will Influence the Premium

Revenues and claims.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

This is a very comprehensive insurance program.

Additional Information

N/A

Ranger Insurance Brokers

Broker

Bob Derrett
100 Scurfield Boulevard
Winnipeg, Manitoba
R3Y 1G4
Phone: 204-925-8550
Cellular: 204-791-1143
Fax: 204-487-0448
Toll free: 800-215-8277
Website: www.rangerinsurance.com

Area of Specialization

Hunting and Fishing Lodges – Outfitters - Ecotourism Destination Resorts - Dude Ranches - Farm Vacation - Trap Skeet Clubs - Rifle Ranges – Campgrounds and RV Parks.

Specific Activities Desired

As above.

Specific Activities Prohibited

None.

Geographic Area Served

Saskatchewan – Manitoba – Ontario - Northwest Territories – Nunavut.

Documentation Required from Applicant in Order to Underwrite

Specific applications required are completed with client.

Information Needed from Applicant in Order to Underwrite

Specific, will be obtained from client.

Rating of Operation

Per client.

Minimum Premium

N/A

Factors that will Influence the Premium

All of the above.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

N/A

Additional Information

N/A

Reibin Agencies Ltd.**Broker**

Len or Harriet
Box 423
Creighton, Saskatchewan
S0P 0A0
Phone: 306-688-7711
Fax: 306-688-8618
E-mail: reibinagencies@sasktel.net
Website: www.thestandardonline.com

Distribution Channel

N/A

Area of Specialization

Fishing and hunting lodges, winter activities and ecotourism operators.

Specific Activities Desired

Canoeing, fishing, hunting, ATV, outfitters.

Specific Activities Prohibited

None, each individually underwritten.

Geographic Area Served

Saskatchewan, Northwest Territories, Nunavut.

Documentation Required from Applicant in Order to Underwrite

Square footage of buildings, replacement value of contents of buildings.

Information Needed from Applicant in Order to Underwrite

Present policy.

Rating of Operation

Per dollar of revenue.

Minimum Premium

To be discussed with client.

Factors that will Influence the Premium

Revenues, claims, deductible chosen.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

None.

Additional Information

Clients can call for a complete package of information.

Revelstoke Insurance Services – A division of Barton Insurance Brokers Ltd.

Broker

Randy Driediger
P.O. Box 2550 - 122 Mackenzie Avenue
Revelstoke, British Columbia
V0E 2S0
Phone: 250-837-5237
Fax: 250-837-3628
Toll free: 1-877-299-2299
E-mail: rdriediger@barton.ca

Distribution Channel

N/A

Area of Specialization

Fishing lodges, adventure & winter activities, campgrounds, trail rides, guides & outfitters, bike tours, canoe/kayak/boat tours, whitewater rafting.

Specific Activities Desired

All.

Specific Activities Prohibited

N/A

Geographic Area Served

British Columbia and Alberta.

Documentation Required from Applicant in Order to Underwrite

Copies of waivers used, current insurance carrier.

Information Needed from Applicant in Order to Underwrite

Applications to be completed.

Rating of Operation

Per client and per revenue.

Minimum Premium

\$1,000.

Factors that will Influence the Premium

Revenues, claims, staff qualification and industry certification.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

N/A

Additional Information

N/A

South Western Group**Wholesale Broker**

Mike Callon
201-557 Southdale Road East
London, Ontario
N6E 1A2
Phone: 519-668-5334
Fax: 519-668-1290
Toll free: 800-265-7659
E-mail: callonm@swgins.com
Website: www.swgins.com

Distribution Channel

We are an intermediary doing business through licensed brokers across Canada. National company with regional office.

Area of Specialization

Guided tours involving fishing, hiking, kayaking, canoeing, whitewater rafting, bird watching etc.

Specific Activities Desired

See above.

Specific Activities Prohibited

Downhill skiing, freestyle skiing, heli-skiing, skydiving, ice climbing.

Geographic Area Served

Canada.

Documentation Required from Applicant in Order to Underwrite

A complete application disclosing all information is required.

Information Needed from Applicant in Order to Underwrite

Completed application with description of activity, number of participants, revenue, number and experience of employees and claims history. Also requires risk management procedures and operations manual (if applicable).

Rating of Operation

Per client, per dollar of revenue and other.

Minimum Premium

\$750.

Factors that will Influence the Premium

Revenues, claims, staff qualification and certification, other.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

N/A

Additional Information

N/A

Special Risk Insurance Brokers Limited

Broker

Ray Willie
15573 Marine Drive
White Rock, British Columbia
V4B 1C9
Phone: 604-541-9799
Fax: 604-541-9769
E-mail: specialrisk@yahoo.com
Website: www.srib.ca

Distribution Channel

N/A

Area of Specialization

Ropes courses, rock climbing (indoor), winter operations, backcountry skiing, bicycle tours, boy/girl camps, pack trips/trail rides/hunting with horses, youth at risk wilderness programs, guided trips ocean tours, guest ranch, fishing camps.

Specific Activities Desired

See above plus canoeing, kayaking, ocean tours, backcountry skiing, bicycle tours, climbing guides, off-road tours, snowmobile trips, fishing camps and rafting.

Specific Activities Prohibited

Bungee jumping, skydiving, scuba diving.

Geographic Area Served

Canada.

Documentation Required from Applicant in Order to Underwrite

Outfitter Guide Liability application completed along with applicable supplemental application, along with insured's safety guidelines and waivers.

Information Needed from Applicant in Order to Underwrite

See above plus insurance/claims history, brochure, staff manual, registration form, suggested clothing and equipment lists, advertising material and Website.

Rating of Operation

Per client.

Minimum Premium

\$2,500.

Factors that will Influence the Premium

Revenues, claims, qualification and industry certification, deductible.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

Excludes Care Custody and Control, special clauses/restrictions on a case by case basis.

Additional Information

N/A

Sports-Can Insurance Consultants Ltd**Managing General Broker**

Conrad Speirs - John Hart
730-800 West Pender Street
Vancouver, British Columbia
V6C 2V6

Phone: 604-685-0050

Fax: 604-669-1007

Toll free: 9-800-993-6388

E-mail: help@sports-can.com

Website: www.sports-can.ca

Distribution Channel

Managing general broker dealing through licensed insurance brokers across Canada.

Area of Specialization

Sports – Leisure – Entertainment - Adventure Tourism - Non Profit or For Profit.

Specific Activities Desired

Guided Tours – Kayaking – Canoeing – Hiking – Fishing – Ecotours - Whitewater Rafting – Bird Watching - Snowmobile Associations and Clubs.

Specific Activities Prohibited

Downhill Skiing - Freestyle Skiing - Heli Skiing – Skydiving - Ice Climbing.

Geographic Area Served

Canada.

Documentation Required from Applicant in Order to Underwrite

Completed application with attachments.

Information Needed from Applicant in Order to Underwrite

Description of activities, number of participants, gross revenue, number of employees, certification, association membership, previous insurance and claims, risk management procedures, operations manual if applicable.

Rating of Operation

Per client and per revenue. Other.

Minimum Premium

\$750.

Factors that will influence the Premium

Revenues, claims, staff qualification, industry certification, experience.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

N/A

Additional Information

N/A

Standard Insurance Brokers Ltd.**Broker**

The Standard Resort Insurance Program
Glen Alcock
Box 2890
319 Second Street South
Kenora, Ontario
P9N 3X8
Phone: 807-468-3333
Fax: 807-468-4289
E-mail: galcock@thestandardonline.com
Website: www.thestandardonline.com

Distribution Channel

Sub-brokers throughout the coverage territory.

Area of Specialization

Fishing and hunting lodges, housekeeping operations, fly-in resorts, houseboats, etc.

Specific Activities Desired

See above.

Specific Activities Prohibited

N/A

Geographic Area Served

Saskatchewan, Manitoba, Ontario, Yukon, Northwest Territories, Nunavut.

Documentation Required from Applicant in Order to Underwrite

Completed application, photos, site map, brochure, Website if applicable.

Information Needed from Applicant in Order to Underwrite

As per above, claims experience, construction details.

Rating of Operation

Various.

Minimum Premium

\$1,500.

Factors that will Influence the Premium

Revenues, claims, location of risk, accessibility.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

N/A

Additional Information

The Standard Resort Insurance Program has been in existence since 1988. We are the largest insurer of resorts in Canada with approximately 700 resorts insured. Underwritten by ING, the largest insurance company in Canada and one of the largest in the world.

UFANS Insurance services

Broker

David Munday/Cedric Miller
101-603 Argus Road
Oakville, Ontario
L6J 6G6
Phone: 905-815-8103
Fax: 905-815-9323
E-mail: dmunday@globalserve.net

Distribution Channel

We are wholesalers so can deal directly with insured's local broker or agent.

Area of Specialization

All areas of marine insurance including marinas, yacht clubs, sailing schools, excursion boat operators.

Specific Activities Desired

Boating and related business.

Specific Activities Prohibited

Parasailing and wakeboarding.

Geographic Area Served

Canada except Quebec.

Documentation Required from Applicant in Order to Underwrite

Application form.

Information Needed from Applicant in Order to Underwrite

Applications, brochures, Website address.

Rating of Operation

Per client.

Minimum Premium

\$5,000.

Factors that will Influence the Premium

Revenues, claims, staff qualification.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

N/A

Additional Information

N/A

Vancouver Holdings (BC) Ltd.**Broker**

260-1040 West Georgia Street
Vancouver, British Columbia
V6E 4H1
Phone: 604-685-6354
Fax: 604-685-7433
Toll free: 866-685-6354
E-mail: vanchold@blaze.ca

Distribution Channel

N/A

Area of Specialization

Horseback riding (dude ranch), sea kayaking.

Specific Activities Desired

Hiking, canoeing, kayaking, trekking, camping, snowshoeing, snowmobiling, dog sledding.

Specific Activities Prohibited

Any USA exposure and white water rafting.

Geographic Area Served

British Columbia.

Documentation Required from Applicant in Order to Underwrite

Full application completed, resume of guides, first aid certification.

Information Needed from Applicant in Order to Underwrite

Application completed.

Rating of Operation

Based on revenues.

Minimum Premium

N/A

Factors that will Influence the Premium

Revenues, claims, staff qualification, years in business, type of activities.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

N/A

Additional Information

N/A

Wedgwood Insurance Limited**Broker**

Dale Vey or Wayne Clarke

P.O. Box 549

Clarenville, Newfoundland

A0E 1J0

Phone: 709-466-6000

Fax: 709-466-1679

E-mail: dalevey@daleveyins.com

Website: www.daleveyins.com and www.wedgwood.nf.net

Distribution Channel

Branch offices throughout Newfoundland and Labrador.

Area of Specialization

Fishing lodges adventure activities, winter activities and more.

We handle many lodges and specialized industries.

Specific Activities Desired

Interested in any business.

Specific Activities Prohibited

None.

Geographic Area Served

Newfoundland.

Documentation Required from Applicant in Order to Underwrite

Different documentation per activity.

Information Needed from Applicant in Order to Underwrite

Done on an individual basis.

Rating of Operation

Per client and per revenue.

Minimum Premium

No minimum.

Factors that will Influence the Premium

Revenues, claims, staff qualification and industry certification.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

Some exclusion may apply: Pollution exclusion. Host liquor liability exclusion.

Additional Information

Visit the Website for more information.

Johnston Meier Insurance Agencies Ltd.**Broker**

Glenn Fiebig
P.O. Box 71
510 B, 9th Avenue North
Golden, British Columbia
V0A 1H0
Phone: 250-344-5201
Fax: 250-344-7087
E-mail: comgolden@cablerocket.com

Distribution Channel

N/A

Area of Specialization

Destination resort accommodation and activities including back country lodges, front country lodges, B&Bs, hiking, skiing, rafting, cycling.

Specific Activities Desired

All outdoor activities winter and summer.

Specific Activities Prohibited

Mountain and rock climbing.

Geographic Area Served

British Columbia and Alberta.

Documentation Required from Applicant in Order to Underwrite

Business plan, financial statements for two years, certification from professional organization, previous insurance policy.

Information Needed from Applicant in Order to Underwrite

General contact information, resume, disaster planning procedure, employee history and experience, building site diagram with adjacent exposures and other details, property values at replacement cost.

Rating of Operation

Per client and per revenue.

Minimum Premium

N/A

Factors that will Influence the Premium

Revenues, claims, industry certification, level of risk.

Special Clauses, Additional Coverage, Benefits, Restrictions, Requirements, etc.

Special clauses exist on most insurance policies depending on risk but vary widely and are too numerous to list here.

Additional Information

Very few insurers are willing to underwrite the riskier outdoor activities in the current hard insurance market. Your association would do well to approach an independent broker that could develop a national program that would consider most of the higher risk activities.

Eagle Underwriting Group**Broker/Marine Insurance**

201 County Court Blvd.
Suite 505
Brampton, Ontario
Canada
L6W 4L2
Phone: 905-455-6608
Fax: 905-455-5298
E-mail: eagle@eagleunderwriting.com
Website: www.eagleunderwriting.com

Henry Equestrian Insurance Brokers Ltd**Broker**

28 Victoria Street
P.O. Box 578
Aurora, Ontario
L4G 3L6
Phone: 905-727-3871
Fax: 905-727-4986
E-mail: hep@hep.ca
Website: www.hep.ca

The Marketplace Insurance and Financial Services Inc**Broker**

200 Welland Avenue
St. Catharines, Ontario
L2R 2P3
Phone: 905-688-4080
Fax: 905-688-5945
Toll free: 1-800-294-0655
Website: www.themarketplaceinsurance.com

NG Williams & Associates Ltd.**Wholesale Broker**

N.G. Williams and Associates Ltd.
Suite 502 - 850 Hastings Street
Vancouver, BC
Canada V6C 1E1
Phone: 604-683-9351
Fax: 604-683-9311
E-mail: info@ngwilliams.com
Website: www.ngwilliams.com

PSA Insurance**Broker**

7699 Yonge Street
L3T 1Z5
Thornhill, Ontario
Fax: 905-889-0205
Toll free: 888-772-4672
E-mail: insurance@psains.com
Website: www.psains.com

Sports Insurance.Com**Internet Broker**

Phone: 514-768-4763
Fax: 514-766-6824
E-mail: info@sportsinsurance.com
Website: www.sportsinsurance.com

Sunco Insurance**Broker**

15 Pippy Place
Box 13637
St John's, Newfoundland
A1B 4G1
Phone: 709-579-7848
Fax: 709-754-3962
Toll free: 888-615-7848
Website: www.suncoinsurance.com

TOS Insurance Services Ltd.**Broker**

100-3875 Henning Drive
Burnaby, British Columbia
V5C 6N5
Phone: 604-293-1481
Fax: 604-293-1493
E-mail: info@tos.ca
Website: www.tos.ca

Town & Country Insurance Services Ltd.**Broker**

3635 Douglas Street
Victoria, British Columbia
V8Z 3L6
Phone: 250-475-2276
Fax: 250-475-2298

Vanguard Insurance Brokers Ltd.**Broker**

2146 West Georgia Street
Vancouver, British Columbia
V6K 2C8
Phone: 604-733-9844
Fax: 604-733-9845

Worldwide Outfitters and Guides Association**Broker**

PO Box 520400
Salt Lake City, Utah
84152
Toll free: 800-321-1493
Fax: 800-666-9011
Website: www.smallcompanyinsurance.com