

## OUTINGS AND HABITAT

# Guests can be injured during reserve outings.

You manage wildlife habitat and may host viewing or hunting outings. Guest activities, reserve transport and any alcohol service need accepted terms.

## RISKS WORTH DISCUSSING

- 01 Guest activity injury
- 02 Terrain and transport accidents
- 03 Firearm and hunting liability

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# Coverage worth discussing



## General liability

Covered guest claims from accepted reserve activities.



## Commercial auto

Covered road liability for declared reserve vehicles.



## Commercial property

Insured lodges and declared reserve-storage buildings.



## Liquor liability

Covered alcohol-service claims from accepted events.

Coverage is subject to policy terms and exclusions.

## Why The Southern Agency

### 01 Listen

We review your operations, coverage and past claims.

### 02 Assess

We look at hazards and ways to reduce risk.

### 03 Build

We compare carriers, premiums and audit terms.

### 04 Support

We revisit coverage as your work changes.



SCAN TO

Read the full  
guide

800-777-1872

TheSouthernAgency.com