

GEAR RENTALS, GUIDES AND OUTDOOR TRIPS

# A guided outing can bring an injury claim.

You sell outdoor gear and may rent bikes or paddlecraft and lead outings. Declare each activity, guide and location; participant liability and rental damage during actual use need distinct acceptance.

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RISKS WORTH DISCUSSING

- 01 Participant injuries on guided outings
- 02 Resulting harm from failed rental gear
- 03 Damage to bikes or paddlecraft away



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# Coverage worth discussing



## General liability

Injury claims under expressly accepted trip/activity terms.



## Products liability

Resulting harm from accepted recreation product lines.



## Workers compensation

Work-injury benefits for eligible shop/guide employees.



## Inland marine

Insured gear under accepted rental/water-use terms.



## Commercial property

Insured seasonal store stock after covered damage.

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