



Frequently Asked Questions About Guide & Outfitters Insurance

Guiding clients on fishing trips can present any number of grey areas from an insurance and risk management standpoint. If you have a question that isn't answered below, please don't hesitate to contact us.

We also offer coverage for your home/auto/boat and a portion of our revenue from those policies will always go to the conservation initiatives that our clients vote on every year.

FAQs:

Q: How long does it take to bind coverage?

A: After we receive a signed application and payment, coverage is in effect. We strive to get you a certificate of insurance the same day as long as payment is received on Monday-Friday. Insurance companies operate on similar schedules to the stock market, so if it's a government Holiday or a weekend, we will get you your certificate on the next regular business day.

Q: Why does everyone in this program have the same renewal date of January 1st?

A: Certain fisheries are only open for certain times of the year, and we offer prorated premiums for policies purchased between

Q: I have someone asking me to name them as an Additional Insured, can you help me with this?

A: Yes. Almost all of our clients have someone asking them for certificates, and there is no additional charge for governmental entities asking to be named as an additional insured. Governmental Additional Insureds include the National Parks Department, National Forests, local towns/municipalities. Most of the time, the requesting party will have a .gov email address.

Q: A fly shop/private land owner is asking me to name them as Additional Insured, is this the same thing?

A: Yes and no. It affords them coverage under your policy, but there is a \$25 charge for every non-governmental AI that is requesting you add them to your policy. More often than not, a copy of your current certificate of insurance will suffice in these situations, and if someone is requesting that you add them as AI who you think shouldn't be, let us know. We're always happy to advocate for our clients whenever they need our help.

Q: Why is there no charge for Governmental entities but a charge for private businesses?

A: Easy answer: if something were to happen on government property, you have a very slim chance of suing the US Government, and as such, does not present a significant risk of you

successfully filing a claim against them. Private businesses have a much different legal climate, and individuals or private landowners that give you water access are much more likely to bring a suit, so we have to collect a small additional premium to cover this exposure. If the requesting party does not have a .gov email address, they are most likely not a governmental entity!

Q: I guide in several different states during the season, am I covered in all of them?

A: Yes. Through our Guide Liability policy, your coverage extends to all 50 states, Canada, and US Territories.

Q: I live in Canada, can I buy insurance from Cross Current?

A: At this time, we are only licensed to write policies for clients with a mailing address in the United States.

Q: Does this cover my liability if I'm taking my friends, family, or significant other fishing?

A: Only if they are paying you for guiding services.

Q: What about my property?

A: See previous answer.

Q: How does the insurance company know whether I was out with clients or out with friends when I suffered a loss?

A: The insurance company reserves the right to deny any claim they deem to be suspicious or fraudulent. Most of the time, original sales receipts that predate the loss by at least one month are sufficient. However, we may require pictures, client statements, and invoices that corroborate the loss took place while you were actively guiding paying clients.

Q: Do you offer a lower deductible on property coverage?

A: The deductible for property coverage on this policy is \$1000 per claim. We only offer this option because it helps us to keep this coverage as cost-effective as possible for our clients without claims. The more small/frivolous claims we have per year will potentially cause a rate increase to all of our guide clients the following policy year.

Q: Can I insure just my boat and gear on its own through Cross Current?

A: The only way to purchase coverage for your property is if you also purchase Guide/Outfitter coverage. Keep in mind that our policy only protects the property when in commercial use. Personal use and liability coverage for non-motorized boats is excluded from the Guide/Outfitter policy, but we can secure this coverage for you separately.

Q: I saw there is a \$200 charge for guided hunting, is this available on its own?

A: Yes, but not through the Guide Liability program. This program and its pricing is specific to fishing guides. To add hunting coverage to your fishing policy, you will also need to purchase the base Guide/Outfitter coverage for \$375. Contact us if you're interested in applying for coverage to only cover hunting exposures. Pricing varies based on where you're hunting, what you're hunting for, and whether you're using a rifle, muzzleloader, or bow. Hunting specific policies usually start around \$600 and go up from there. If it's not obvious why this coverage is twice as expensive as fishing insurance, check out Dick Cheney's Wikipedia page!

Q: Can I be audited by the insurance company?

A: No! Our program's pricing is simply based off of the number of people you choose to insure under your policy, rather than basing your premium off of your annual sales or revenue.

Boats

Q: Why is there a \$100 charge for motorized boat usage?

A: Boats with motors can cause considerably more damage to other people's property than a boat being propelled by oars or paddles, and as such requires additional premium.

Q: I saw that I can insure my boats under this policy, what about my snowmobile, ATV, golf cart, yacht, or jet ski?

A: Unfortunately, we can only insure boats under 26' to this policy. Boats over 26' and/or subject to USCG Inspections, and all other types of motorized vehicles will need to be insured on a separate policy.

Q: My canoe has a trolling motor, will I need to pay the \$100 for that too?

A: No. Boats that are propelled by trolling motors are included for no additional charge.

Auto coverage:

Q: Does your policy cover my auto liability when clients are riding in my car?

A: No. State-mandated coverages and limits vary greatly across the country, and we can't offer a one size fits all option through our Guide Policy.

Q: Well, that answer wasn't very helpful. The state I live in won't let me apply for a guide's license or launch my boat in one of their Parks unless I have commercial coverage for my car. How do I get this?

A: Contact the company you buy your personal auto insurance from and they should be able to add 'business use' to your policy for an additional charge. The premium for this coverage can fluctuate considerably depending on the value of your car, deductible, insurance limits, location, etc.

We've seen it available for as low as \$25 per year and as high as \$300. Our sales manager Dan has a \$1000 deductible on his car, and pays an additional \$44 per year for this coverage. If you are a W2 or 1099 guide, your employer may have coverage for you on their Business Owner's policy.

Q: Do you have plans to make this coverage available through your Guide Liability policy in the future?

A: Not at this time. Guide Liability insurance is designed to cover your business for the risks it faces on the water. The risks you face while driving with clients in the car is another can of San Juan worms.

Q: Is my trailer covered when it's being towed behind my vehicle?

A: The property itself is covered as long as it's in transit on a guided trip. Property damage that you cause with the trailer or any other liability issues are not covered. Almost all personal and business auto policies cover trailers with the same limits as your car when it's being towed behind your vehicle.

Some auto policies require that the trailer be scheduled on your policy for coverage to apply. Certain auto policies will also only cover the trailer itself, but not the equipment that is on it (boat/ATV/Personal property stored inside the boat, etc.). This varies by insurance carrier and state, so please check your auto policy before assuming it's covered.

Cross Current is happy to review your auto policy and let you know what you have for trailer coverage. [Contact them](#).