



AXIS INSURANCE GROUP

# *Fishing Lodge Insurance*

## *Coverage without any Catches*

Canada is world-renowned for its fishing lodges. Set in spectacular locations which span British Columbia in the west to Newfoundland & Labrador in the east, fishing lodges are part of the Canadian outdoors experience, providing some of the most breathtaking and awe inspiring places to fish in the whole of the world. Some are luxurious and cater events from weddings to corporate functions. Others are small pioneering cabins nestled away in the heart of our country.

Wherever the fishing lodge, and however plain or luxurious, it will need the right 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.

Axis Insurance Group

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*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 bespoke policy to suit your requirements exactly.*



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This paper outlines some of the issues and coverage you may need as a fishing lodge owner. The Axis Insurance Group is experienced in insuring fishing lodges, so we understand the issues and challenges you face, as well as the likely risks you'll need to cover. 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, tidal waters to small inland lakes – the Axis Insurance Group will work with you to ensure you've got the right insurance coverage.

## Insurance coverage options and issues for fishing lodges

- Property - Coverage for buildings, floats and contents.
- Business Interruption - Coverage for loss of income and ongoing expenses when the insured premises becomes uninhabitable due to an insured loss. As many lodges' operating seasons are only a few months long, business interruption insurance is vital.
- Property in Transit - Coverage for supplies and/or other property while in transit. Many lodges require supplies be delivered throughout the year.
- Commercial General Liability - Coverage for accidental 3rd party bodily injury and/or property damage for which you are legally liable.
- 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?
- Hull & Machinery - Property insurance for boats.
- Protection & Indemnity - Dedicated liability policy to respond to claims arising out of the operation of your boats.
- Non-Owned Aviation - Remote lodges often deliver guests by float plane or helicopter. This may create a legal liability exposure for the lodge that will not be covered by a standard liability policy.
- Pollution - Although highly regulated by Environment Canada, the nature of the business involves fuels, lubricants and chemicals which could result in a pollution claim.
- Tower's Legal Liability - Many floating lodges are towed to protected bays in the offseason. There may be no coverage for damage resulting during a tow if the tugboat operator does not carry tower's legal liability.
- Trading warranty - Marine policies restrict where an insured boat may operate. Coverage would be void if a claim were to arise from the operation of a boat outside the trading warranty.

*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 a call or email. We would also be pleased to outline the benefits of Fishing Lodge Insurance with your management team or board members.*