

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for hunting and fishing guides and outfitters. Priorities reflect typical exposure; confirm against activities.

CORE

PREVALENT

SITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ General Liability (Guided Activities)	Covers client injuries — confirm hunting and firearms aren't excluded.	CORE
☐ Watercraft / Protection & Indemnity	Covers boats carrying clients — often excluded from general liability.	PREVALENT
☐ Care, Custody & Control (Animals)	Covers horses and pack animals and injuries they cause.	SITUATIONAL
☐ Commercial Auto	Covers vehicles transporting clients and gear.	CORE
☐ Liquor Liability	Needed if alcohol is served at camps or lodges.	SITUATIONAL
☐ Commercial Property	Covers lodges, cabins, and equipment.	SITUATIONAL
☐ Workers' Compensation	Covers employed guides.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is firearms and watercraft. Many general liability policies exclude hunting, firearms, or boats — the core of a guided trip — while tree stand falls leave many injured hunters permanently disabled. Outfitters should confirm hunting and firearms coverage, add watercraft liability, and use written releases.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.