

# OUTDOOR ADVENTURE PROGRAM

The Outdoor Adventure Program from NSI offers protection for your operation with these property and casualty insurance coverages:

General liability including

Employment practices liability

Not-for-profit Directors and Officers liability

Property

Crime

Inland Marine

Auto\*

Workers' Compensation\*

Umbrella

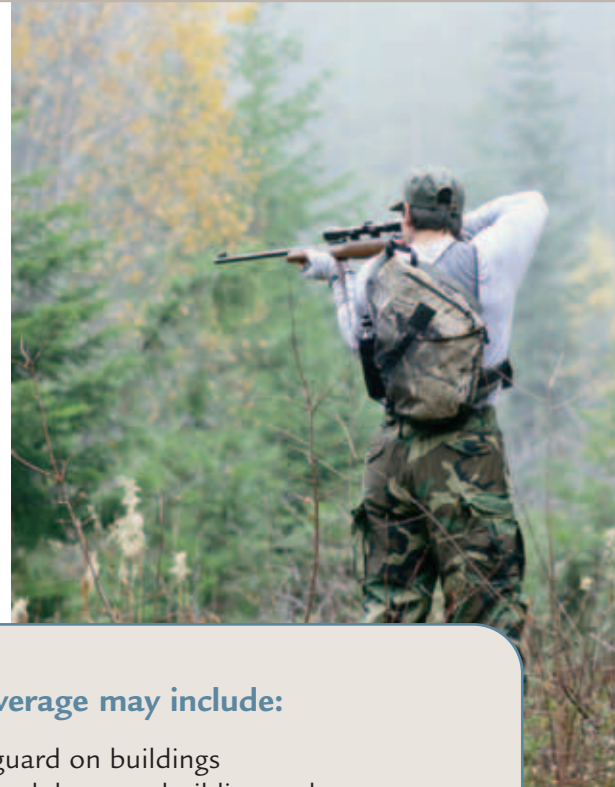


*\*Not available in Michigan*

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## Specialized coverage for a wide range of outdoor and adventure activities including:

- Archery ranges (indoor and outdoor)
- Rifle and pistol ranges (indoor and outdoor)
- Paintball courses
- Rod and gun clubs
- Climbing walls
- Sportsmen's clubs, hunt clubs, hunting preserves
- Trap, skeet, and sporting clay courses
- Fishing ponds and lakes
- Fishing guides



### Liability coverage may include:

- Limits as high as \$1 million occurrence/ \$3 million aggregate
- Club members as additional insureds
- Fire legal liability – \$100,000
- Employee benefits liability (claims-made coverage)
- Employment practices liability (claims-made coverage)
- Not-for-profit Directors and Officers liability

### Other coverages and options:

- Umbrella – Limits up to \$5 million
- Crime – employee dishonesty
- Inland Marine – for special needs
- Workers' Compensation\*
- Auto\*

\*Not available in Michigan

### Property coverage may include:

- 4% inflation guard on buildings
- Equipment breakdown on building and contents
- Agreed value on buildings
- Blanket insurance
- Business income (with extra expense)
- Electronic media and records business interruption coverage
- Replacement cost
- Utility service – direct damage
- Utility service – time element

This program is available from NSI and your local independent insurance agent. NSI is a division of West Bend Mutual Insurance Company, an admitted carrier since 1894.