Outfitter / Rafting Insurance

Events, recreation & entertainment - coverage overview, limitations and how to get a quote



OVERVIEW

Outfitters are priced on the river class or terrain, guide training, number of participants and the equipment you rent out.

WHAT'S COVERED

Outfitter liability
Guest injuries on guided trips and tours.

Rental liability
Claims from kayaks, rafts and gear you rent.

Watercraft coverage
Rafts, boats and motors you own.

Commercial auto
Shuttle vans and buses to and from put-ins.

Permit requirements
Certificates for the Forest Service, BLM or park.

Good to know
Class IV and V whitewater, overnight trips and self-guided rentals are each rated separately – provide the exact river sections you run.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Unguided rentals on some policies
- × Trips outside permitted areas
- × Injuries to guides (workers compensation)

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- River sections and difficulty class
- Guide training and certifications
- Annual participant count
- Land agency permits

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/outfitter-rafting/

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