Ski Area Insurance

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



OVERVIEW

Ski areas are a specialty market where carriers look at lift type, terrain parks, skier visits and inspection programs.

WHAT'S COVERED

General liability
Skier, rider and guest injuries on your mountain.

Lift liability
Claims from chairlift and surface lift accidents.

Property coverage
Lodges, lifts, snowmaking and grooming equipment.

Business income
Lost revenue from a covered loss during the season.

Ski school liability
Injuries during lessons and kids programs.

Good to know
State lift inspections, a written terrain park program and a ski patrol on duty every operating hour are the baseline most carriers expect.

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:

- × Poor snow conditions or lack of snow (business income)
- × Avalanche-control explosives on some policies
- × Backcountry or heli-ski operations

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

- Skier visits per season
- Lift list with type and age
- Lift inspection reports
- Ski patrol and terrain park program

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/ski-area/

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