



INSURANCE | SPECIALTY INSURANCE

CBIZ Adventure Sports Insurance Program

Adventure More, Worry Less

[CBIZ.COM](https://www.cbiz.com)





Who We Insure

Our program offers comprehensive insurance coverage for guides and outfitters serving the outdoor recreation industry in all 50 states. Whether you lead expeditions, rent equipment, or operate a full-service adventure resort, CBIZ provides coverage built specifically for your world.

Eligible Adventure Activities Include:

- Rafting, kayaking and canoeing
- Paddleboarding and tubing
- Snorkeling
- Jet ski tours and rentals
- Jet boats – guided only
- Cross county skiing and snowshoeing
- Dogsledding
- Snowmobile tours and rentals
- Hiking and trekking
- Mountain climbing, mountaineering, and caving
- Equine trail rides
- Biking and mountain biking
- E-Bike tours and rentals
- ATV/UTV tours and rentals
- Segway tours
- Adventure courses
- Paintball courses
- Zip line courses
- Fishing and hunting guides
- Bird watching and nature guides
- Lodges, dude ranches, cabins, and campgrounds – associated with activities
- Smaller campgrounds and glamping – not associated with activities

Adventure Businesses and Facilities Include:

- Water-based outfitters: rafting, canoe, kayak, SUP
- Land-based guides: hiking, biking, climbing, horseback, ATV/UTV
- Mixed-use adventure resorts and camps
- Equipment rental shops (bikes, paddleboards, canoes, etc.)
- Adventure lodging: cabins, yurts, glamping sites
- Adventure parks and zipline courses
- Year-round or seasonal operations in all 50 states

Why Choose CBIZ?

- Singular focus on adventure and outdoor recreation since 1979
- Exclusive program backed by A-rated carriers – superior financial strength
- Coverage tailored for adventure sports risks – ***broadest coverage available in the market***
- In-house claims handling – we advocate for our policyholders and provide claim status updates
- Adventure-focused risk management – property surveys, best practices, and safety resources
- Proprietary technology platform for ***fast quotes and policy servicing***
- ***Competitive pricing***

Coverage Highlights

Liability Coverage

- \$1 million per occurrence/\$2 million annual aggregate limits
- On-premises and off-premises liability – anywhere in the U.S.
- Guest medical payments (no-fault emergency accident coverage)
- No limit on legal defense coverage
- Definition of “bodily injury” includes mental anguish
- Expanded definition of mobile equipment to include vehicles designed for use principally off public roads

Property Coverage

- Replacement cost for building and contents – no depreciation (new for old)
- Loss of business income – no coinsurance or time limitation
- No sublimit on damage caused by back up of sewers and drains
- Your personal property while temporarily away from your premises
- Guest property covered within 2,000 feet of your premises – including within a vehicle
- Coverage for horses and hunting dogs
- Coverage for extermination expense and loss of business income due to bed bug infestation
- All outbuildings & affixed structures including garages, sheds, pools, fences, retaining walls, bulkheads, and docks
- Coverage for vacant buildings if contents removed for seasonal operations
- Loss of business income due to civil authority shutdown including locations where you regularly conduct your business operations

Inland Marine Coverage

- Replacement cost for newer items
- Debris removal and pollutant cleanup coverage
- Rental expense reimbursement for damaged equipment

Additional Coverage Options

- Equipment breakdown coverage
- Automobile coverage
- Excess liability coverage
- Flood coverage



Program Overview

The CBIZ Adventure Sports Insurance Program is built specifically for the growing outdoor adventure and recreation sector. We offer true comprehensive commercial coverage — never a patchwork of endorsements — to protect your business, property, income, and participants. Our specialized underwriting and claims teams understand the unique risks of adventure operators and deliver responsive, knowledgeable service. ***As an exceptional operator, you deserve exceptional insurance!***

Learn more at adventuresports.cbiz.com



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