



Activities Coverage

Insurance Coverage for Bed & Breakfasts, Country Inns, and Boutique Hotels including Spa and Restaurant Coverage

Automatic Liability Coverage which Extends to the Following Activities:

- Spas
- Restaurants
- Catering—On Site or Off Site
- Weddings, Conferences, Banquets
- Cross Country Skiing, Snow Shoeing
- Hay Rides (Vehicle Powered)
- Bikes for Guest's Use
- Swimming Pools, Beach Areas on Ponds and Lakes
- From Shore Fishing
- Small Watercraft for Guest's Use (Canoes, Kayaks, Paddle Boats, Sailboats)
- Pontoon Boats (Captained by Owner/Employee of Inn)
- Piers and Docks
- Gift Shops
- Private Label Food Sales
- Theme Weekends
- Murder Mystery Weekends
- Private Parties
- Reunions/Retreats
- Home Tours
- Long Term Rentals
- Classes/Seminars: Cooking, Wine Tasting, Quilting, Decorating, Fly Tying, Fly Fishing, Etc.
- Seminars and Workshops: Art, Literature, Aspiring Innkeeper, etc.
- Full Service Resorts

Liability Coverage is Available for the Following Activities for an Additional Premium:

Spa Services

Massages:	Aromatherapy Deep Tissue Hot Stone Reiki Shiatsu Swedish	Cosmetology:	Hair Cutting Facial & Make Up Application Waxing Manicures Pedicures
Esthetician:	Body Wraps Skin Care & Facials Chemical Peels Hydrotherapy Mud Baths Hot Springs Microdermabrasion Electrolysis	Classes:	Pilates Yoga Nutrition Seminars Aerobic Weight Training

Equine Activities:

Guided Trail Rides
Outfitters
Horse Drawn /Vehicle Hay Rides
Pony Rides
Petting Zoos
Tack Store and Retail Sales
Riding Instruction
Jumping Instruction
Independent Trainers
Independent Instructors
Horse Racing

Horse Sales
Horse Shows
Special Events
Horse Clinics
Fox Hunts
Cattle Drives
Rodeo Activities
Horse Mortality
Horse Boarding
Horse Breeding

Gunning Activities:

Big Game Hunting
Drop Camps
Upland Bird Preserves
Pack Trips
Sporting Clays, Trap & Skeet
Rod & Gun Clubs

Hunting Preserves
Waterfowl Hunting
Float Trips
Hunting Lodges
Outfitters and Guides

Water Activities:

Freshwater Tubing
Boating
Kayak Tours

Whitewater Rafting
Marinas

Winter Activities:

Snowmobile Tours: Guided and Unguided
Snowshoeing

Dogsled Tours
Cross Country Skiing

Other Activities:

Guided Fishing
ATV Tours: Guided and Unguided
Mountain Bike Riding
Biking
Jeep Tours

Airborne Tours
Climbing Wall
Rock Climbing
Youth Camps