



# SPORT FISHING INSTITUTE

OF BRITISH COLUMBIA

## **CTAG Marine Insurance Program**

- Custom insurance program available to CTAG certified members only.
- Competitive rating that rewards the best practices and standards of CTAG certified guides.
- 24 hour emergency claims service.
- Claims payment on partial losses with no deductions for depreciation.
- All risks wording.
- No electrolysis exclusion, no ingestion clause.
- Mechanical breakdown coverage included.
- Policy limits for Sue & Labor expenses (i.e. No smaller sub-limits on emergency towing, emergency medical expenses, expenses to mitigate a loss, etc.).
- Uninsured or Underinsured Boater Protection included.
- Trading Warranty for guide operations: Trading Warranty No. 3 including the navigable inland waters of BC.
- Private Pleasure use trading warranty expanded to include the navigable rivers and lakes of Alberta, Saskatchewan, and Manitoba.
- Option available to extend passenger liability to land based operations associated with fishing guide operations (i.e. fishing from shore, short hikes, etc.).
- Limit of \$5,000 for vessel replacement rental expense included.
- Loss of profits & loss of use extension available.
- New vessel acquisitions covered to policy limits with a 15 day timeline to advise underwriters of the vessel purchase.
- Limit of \$5,000 Personal Effects coverage included.
- Limit of \$1,000 Personal Effects coverage for passengers included.
- Equipment on shore covered to 25% of the Insured value of the vessel.

**If you are a certified CTAG member:**

**Please contact your local or preferred insurance broker for a quotation under this program.**

