

Outdoors / Recreational Insurance Program

We protect the vital interests of commercial outdoors and sporting pursuits.

Our longstanding insurance programs help to keep the “great” in the great outdoors.

Serving Outdoor / Recreational Industries

Looking for hunting lease coverage? [Click here!](#)

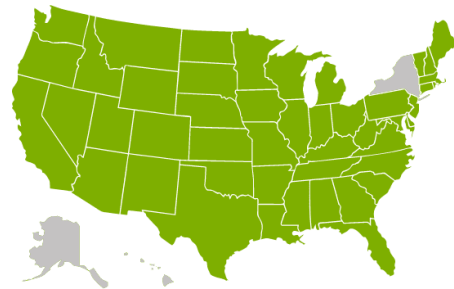
At Breckenridge Insurance, our dedicated team of experienced outdoors enthusiasts and insurance professionals work hard so others may play hard doing what they enjoy. We deliver an AM Best A Rated Carrier and a longstanding program that offers comprehensive solutions to insureds who are in the [hunt/lease](#), rod/gun, guide/outfitter, resort/lodge, retail firearms and shooting range industries.

Features

- AM Best A+ Rated Carrier
- Vast Industry Experience

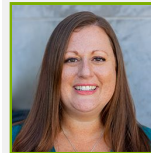
Classes

- [Hunt/Lease](#) – clubs, leased hunting land
- Rod/Gun – clubs, indoor/outdoor rifle & pistol ranges, trap & skeet ranges
- Campgrounds / RV Parks
- Guides/Outfitters – hunting (including hog), fishing (including ice fishing), kayak & canoe, hiking/backpacking
- Resorts/Lodges – hunting & fishing, destination
- [Gun Stores](#)
- [Shooting Ranges](#)
- Skeet/Trap Shooting, Archery Range, Rifle/Pistol Ranges



Full program available in all States, except HI, AK & NY

Contact



Stephanie Verseman, AINS, CPL

SVP, Program Director
Denver, CO

Outdoors / Recreational Insurance
Program

Cell: 720.495.9015

sverseman@breckis.com

Coverages

Product: Property, general liability, inland marine, directors & officers, commercial auto, crime, cyber liability, umbrella coverages and workers' compensation.

Property:

- Replacement cost & ACV valuation
- Property enhancement endorsement available
- Building coverage, business personal property coverage, equipment breakdown coverage, docks, ordinance of law coverage, business income, extra expense, spoilage and more are offered as coverage enhancements
- A minimum of 80% coinsurance required.
- Protection Classes 1-10

Inland Marine:

- Owned, leased, or rented mobile equipment used in the Insured's operation.
- I.E. Boats, ATV's, Tools & Equipment

General Liability:

- \$1MM Per Occurrence
- \$3MM Aggregate
- Umbrella: Up to \$5MM

Commercial Auto:

- Private passenger autos such as: cars, SUV's, pick-up trucks, vans with 7 passengers or less
- Personal, commercial, retail & service use
- All vehicles must be licensed for road/street use
- 100 miles or less radius
- 20,000 lbs or less gross vehicle weight
- Hired & non-owned coverage can be included
- Symbols 7, 8 & 9 will be written
- Maximum combined single limit of \$1MM
- Umbrella: Up to \$5MM

Crime

Cyber Liability

- Up to \$10MM

Workers Compensation

Certified Firearms Instructor Professional Liability

Bureau of Alcohol, Tobacco, Firearms, and Explosives Defense Costs

Submission Criteria

- Completed ACORDs for all requested lines
- [Supplemental application](#)
- Website/Brochure of insured
- Five years currently valued loss runs
- Copy of the insured's waiver

