

**NFTGA Tour Guides  
General Liability Insurance-Summary of Charges  
2019**

<b>Insurer:</b>	Twin City Fire Insurance Co (The Hartford)
<b>Term of Coverage:</b>	January 1, 2019 to December 31, 2019
<b>Territory:</b>	United States of America
<b>Annual Premium:</b>	\$95.00 per member
<b>Covered Tour Guides:</b>	Individual Members that desire coverage must have paid the annual premium to their respective tour guide associations.
<b>Coverage:</b>	General liability-Damages as a result of "Bodily Injury" or "Property Damage" that you become legally obligated to pay to which this insurance applies.
<b>Limits of Insurance:</b> Each Occurrence Medical Expense Annual Aggregate	\$1,000,000 \$10,000 (any one person) \$3,000,000
<b>Activities Exclusion:</b>	Tours that include bicycle tours, mountain climbing, horseback riding, rafting or boating are excluded.
<b>Tour Operator Exclusion:</b>	As defined by the policy, a "tour operator" refers to one who makes any transportation, meal, lodging or guide arrangements. Other duties include, but are not limited to, hiring and paying vendors for goods or services related to the public for sale. Tour operators are NOT covered by the policy.
<b>Duties in the Event of Occurrence, Offense, Claim or Suit</b>	You must notify the president of your tour guide <b>AND</b> Hartford as soon as possible.

**Disclaimer:** This is a summary provided for illustration purposes only; it is not a legal contract. It is provided to facilitate your understanding of the insurance policy. Specific terms, coverage, conditions, limitations and exclusions that will govern the event of a loss are listed in the actual policy, which can only be obtained through purchase.