RNSP CUA Insurance Update, Commercial General Liability

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| **Key Factors** | |  | **Risk - Number of Participants** | |
| **Risk-Potential for Multiple-person Accident and/or more Serious Accident** |  |  | **Few\*** | **Many\*** |
| **High** | **Minimum** | **$ 2 Million** | **$ 3 Million** |
| Service | Kayak Tours [summer], Guided Fishing [winter] | Horse Races, |
| **Medium - Low** | **Minimum** | **$ 1 Million** | **$ 2 Million** |
| Service | Guided Horseback Riding, Guided Backpacking, Forest Bathing, Yoga Workshops, Photography Workshops | Bicycle Tours, Bus Tours, Special Events [Candelight Walk, Chamber of Commerce Events] |

\* Few defined as 20 or less, Many defined as 20 people or more