

INFORMATION ANNOUNCEMENT DECEMBER 01,2008

WHY IS THE BCWF OFFERING 2 DIFFERENT COVERAGE OPTIONS FOR PROVIDING INSURANCE PROTECTION ON ATV'S.

BCWF Membership Coverage

1. Coverage automatically provided with membership. \$2,000,000 excess personal legal liability which does become primary coverage while operating legally on a forest service road if no other primary coverage exists. Coverage is restricted to the Member only and is non transferrable. Member must possess a valid driver's license. Only provides protection while actively engaged in the activities of hunting and fishing not related to a business or commercial venture.

The cost of this coverage is included in membership.

2. Optional BCWF Members ATV policy, sold as separate policy. Provides \$1,000,000 personal liability and is attached to ATV as opposed to the Member. Operators have to be 16 years and older and hold a valid driver's license with 3 years ATV operation experience. The benefit here is the Member can allow other qualified operators to use their ATV and coverage is still valid. Coverage does apply while ATV is being legally operated on a Forest Service Road. The covered use of the ATV is expanded to "Recreational" activities excluding racing events, hill climb events, etc. Coverage does not apply if ATV is being used for a business or commercial purpose.

Cost is \$115 per ATV plus a \$25 administration fee.

This policy also gives you the option to buy "physical" damage insurance on your ATV to provide coverage on an "All Risk" basis (includes collision, fire, theft, etc)

Physical damage rating is based on principal operator being over or under 30 years of age. Premium is discounted for BCWF Members.

Cost Examples:

		Under 30 yrs.	Over 30 yrs
ATV Values	5,000	\$354	\$308
	10,000	\$516	\$449
	15,000	\$664	\$578

Coverage can be purchases alone or in combination with liability.

Both policies provide protection while operating on Private and Public lands and roads where you are legally allowed to operate an unlicensed ATV.