

Guns, amateurs and swimming pools – an insurance risk waiting to explode

by [Sam Boyer](#)
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Anytime there are guns involved, there's some obvious insurance risk. And when there are guns, amateurs, and swimming pools all at the same venue, that risk multiplies.

But that's the risk Lori Cappello underwrites for Venture Insurance Programs – insuring hunting lodges and outdoor resorts.

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"Guns in general can be concerning, from an insurance perspective, and then when you add in some of the additional amenities, you're definitely increasing your risk – pools, spas, beach access, that type of thing," Cappello explained.

The Sportsman Program for upscale lodges, resorts, target ranges, and private hunting and fishing clubs features

insurance categories for property, general liability, crime, commercial auto, liquor liability, cyber risk & privacy liability, and umbrella liability.

It's an interesting space to insure. Where Venture previously insured hunting activities as an enhancement on its golf club product, it has offered the Sportsman program for about a year now as a standalone offering. Yet despite the guns and the wild animals, the biggest claims activity in this sector was the same as regular resorts, Cappello said.

"I think the biggest claims are pretty typical of any resort or restaurant facility that you might see - it's slip and falls," Cappello noted. "Maybe more so in this sector, where you're out in the land and there's a hole in the ground, and you fall and twist your ankle."

The trend in recent years has been for clubs to boost their amenities so that working parents can take their kids away and enjoy both their hunting hobbies and family time, she said. But catering for families also changes the risk dynamic.

Hunting clubs and resorts "are adding a lot of additional amenities" to make sure patrons are still able to shoot their guns – while also being able to spend time with their children by the pool, and maybe have their spouse enjoy a spa.

"You're bringing in additional amenities, so you don't have the hunting only – you may also have a pool that the family can sit by and relax," Cappello explained. "That's an added risk. You're definitely adding risk by adding amenities. You also have the inexperienced sportsperson, you have the kids coming on board. There's definitely added risk to this, but that's something we take into consideration when we're evaluating the risk. In any sector of insurance when you add risk you add coverage for that risk and it all sort of evens itself out."