



A.T.V. Maine
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Subject: Liability Insurance

To Our member clubs,

I am writing to inform your club that the Insurance underwriter for the insurance we recently billed the clubs for has withdrawn their offer. I do not have a full disclosure from them at this point spelling out all the reasons that they have withdrawn their offer. I do know that part of the reason was they did not feel they could give us the coverage we had asked for the price they had agreed to. I have been told by the insurance agent that was working on this that part of the decision was based on case law in Maine. When I have all of the facts I will communicate them to the clubs.

As you can understand I am very disappointed and very frustrated in this turn of events. ATV Maine has worked vigorously on this issue since the end of February. We have promptly answered every question, sent in every document and showed up for every meeting concerning this insurance policy and have been told over and over again that it was a done deal.

We do have two other underwriters that we are working with to obtain this insurance from. The issue is that we are in a position right now where neither of them has developed a time table to the point where we can put a time on when the coverage will be available. ATV Maine is committed to procuring insurance for our organization that the clubs can afford. We will do it as quickly as possible.

This is not like going to an agent to purchase homeowners or car insurance. It is complicated and requires the insurance company to design coverage based on exposure, claims history, Maine law and even case law.

In the meantime ATV Maine will refund the money that the clubs have sent for the insurance asap.

I have asked Brian Bronson from the Department of Conservation to provide information explaining the liability insurance coverage provided by DOC for the Clubs in good standing with the State have for landowner protection for authorized trail through the DOC ATV trail Grant-in Aid Program. You can obtain this information by contacting Brian at the ATV Program.

Daniel m Mitchell
President