



## Alpine Shield

Risk Solutions for Mountain Sports and Resorts

### Alpine Shield Risk Solutions for Mountain Sports from Kibble & Prentice

Alpine resort operations present significant risk management challenges. Guests expect an experience that is thrilling and diverse, yet as safe as possible under the circumstances. While enthusiasts acknowledge the risks inherent to mountain sports, they also expect facilities to maintain a reasonable level of safety, regardless of conditions.

Alpine Shield from Kibble & Prentice gives sport operators and resorts the right tools to protect guests and employees from a wide variety of natural and man-made hazards, and provides a sound mechanism for funding the economic consequences of accidents and injuries.

Alpine Shield is committed to helping each client integrate risk management into all aspects of their business, to provide a quality experience for guests and employees, and support achievement of the resort's objectives.

## Systematic Approach to Safety

A steadfast approach to risk management will result in fewer incidents and stronger defenses against lawsuits, while also addressing safety from multiple perspectives. Awareness of exposures and reliable insurance are essential, but not sufficient. Alpine Shield takes a multidisciplinary approach to safety and risk management, including education, hazard reduction, maintenance, culture, engineering, planning and communication. Our partnered safety specialists have a wealth of experience in all aspects of resort operations, and are seasoned skiers, mountain managers and accident investigators. By combining proven safety practices with practical experience, the Alpine Shield team assists resort operators in protecting people, property and resort assets.

## Full Range of Ski Area Safety Services

The resort risk management specialists at Alpine Shield are acutely aware of the need to provide guests with a safe and healthy place in which to enjoy their recreation time. Our safety services are designed to help resort managers take practical steps to eliminate, isolate or minimize hazards. Our scope of services include:

- **Tram/Lift/Tow Consulting**
- **Life Safety**
- **Childcare Safety**
- **Equipment Rental**
- **Liquor Liability**
- **Food Safety**
- **Slip, Trip & Fall Consulting**
- **Construction Safety**
- **Fleet/Driver/Equipment Operator Safety Programs**

## Integrated Risk Management Program

A highly attractive and unusual feature of Alpine Shield's insurance program is advance funding directly to third parties to manage threats to your reputation and other expenses related to a catastrophic event. Catastrophic events include disasters such as lift failure, avalanche, explosions, major crashes or illness stemming from food and drink contaminations. The coverage trigger for advance funding is damages that would be covered by the liability coverage program. Covered costs include:

- **Advertising**
- **Medical expenses**
- **Funeral expenses**
- **Psychological counseling**
- **Travel expenses**
- **Temporary living expenses**
- **Expenses for securing the scene and Public Relations services to manage crisis communications**

## Alpine Shield offers other outstanding coverages, including:

- **General Liability**
- **Excess Liability**
- **Host Liquor Liability**
- **Contractual Liability**
- **Non-Owned Auto Liability**
- **Tenant's Legal Liability**
- **Advertiser's Liability**
- **Automobile**
- **Property and Business Income**
- **Crime**
- **Professional Liability**
- **Directors & Officers Liability**

**Kibble & Prentice**  
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