MBA Insurance Services Highlights Insurance Needs for Minnesota Fishing and Hunting Guides

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RED WING, MN - September 04, 2026 -
MBA Insurance Services, an independent insurance agency with offices in Red Wing, Lake City, Ellsworth, and Lutsen, is highlighting the insurance considerations that Minnesota fishing and hunting guides face beyond a Department of Natural Resources license. A recent agency resource notes that operators offering fishing charters, waterfowl hunts, and other seasonal outdoor adventures often need specialized business coverage in addition to state licensing.

A DNR license authorizes many guiding activities, but it does not replace commercial insurance. Guides who take paying clients onto water, trails, or hunting grounds can face liability for guest injuries, property damage, and professional advice. Standard personal policies, including homeowners and personal auto coverage, frequently exclude commercial guiding work. MBA Insurance Services works with outdoor businesses to identify those gaps and compare options from multiple carriers.

Typical protections for guides and outfitters include general liability coverage for bodily injury and property damage, such as a guest slipping on a dock or damage to a client?s equipment during a trip. Professional liability, also known as errors and omissions coverage, addresses claims that a client suffered a loss because

of guidance or instruction. Property insurance can apply to lodges, cabins, boats, and gear used in the operation. When employees or seasonal helpers are involved, workers? compensation becomes another core consideration.

The agency?s commercial practice already serves hospitality and outdoor operations, including resorts, hotels, motels, guides, outfitters, and activity-based businesses. Coverage discussions often extend to hunting, fishing, hiking, kayaking, canoeing, and related programs. Independent agency status allows agents to review several carrier options rather than remaining limited to a single company?s product list.

Location and activity type influence the structure of a policy. Charters on Lake Pepin, waterfowl hunts in southeastern Minnesota, and North Shore outfitters present different exposures. Watercraft used in a guiding business may require commercial boat coverage rather than a personal pleasure-craft policy. Vehicles used to transport clients or equipment can fall outside personal auto insurance when they serve a business purpose.

Bob Kubes, an agency partner at MBA Insurance Services, described the distinction between licensing and insurance. "A DNR license allows a guide to operate, but it does not address the financial consequences of a guest injury or damaged equipment. Commercial coverage is a separate part of running the business."

Lindsay Kubes, commercial lines manager at MBA Insurance Services, added that reviews should reflect how the operation actually works. "Guides vary in season length, number of clients, and equipment. A policy review looks at those details so coverage matches the work being performed."

MBA Insurance Services also discusses certificates of insurance that landowners, marinas, and outfitter partners sometimes require before a season begins. A certificate documents coverage at a point in time, and agents often review additional insured requests and cancellation notice provisions so operators understand what those documents do and do not confirm.

The educational focus follows other recent agency resources on outdoor and commercial risk, including boat insurance questions and property management exposures. For fishing and hunting guides, the current emphasis is on separating personal coverage from commercial guiding risk and identifying the policies most relevant to seasonal operations.

As an insurance agency in Lake City, MN, MBA Insurance Services extends these commercial services to clients throughout its Minnesota and Wisconsin service area. The agency continues to assist outdoor businesses with policy reviews as seasons change and operations expand.

MBA Insurance Services operates as a locally owned independent insurance agency dedicated to personal

and business insurance solutions. With offices in Red Wing, Lake City, Ellsworth, and Lutsen, the agency helps clients protect the lives they are building through reliable coverage options.

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MBA Insurance Services

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