



# **DON'T GET SUED IN THE WOODS**

Legal Survival Skills for Outdoor Businesses

A background image showing two hikers from behind, walking on a rocky trail. The hiker on the left is wearing a grey long-sleeved shirt, khaki pants, and a wide-brimmed hat. The hiker on the right is wearing a blue jacket, khaki pants, and has a blue backpack. They are looking out over a calm lake with rocky shores and evergreen trees in the distance under a clear blue sky.

# LIABILITY PROTECTION

- LLCs protect personal assets
- Insurance protects business assets
  - General liability
  - Professional liability
  - Property and auto

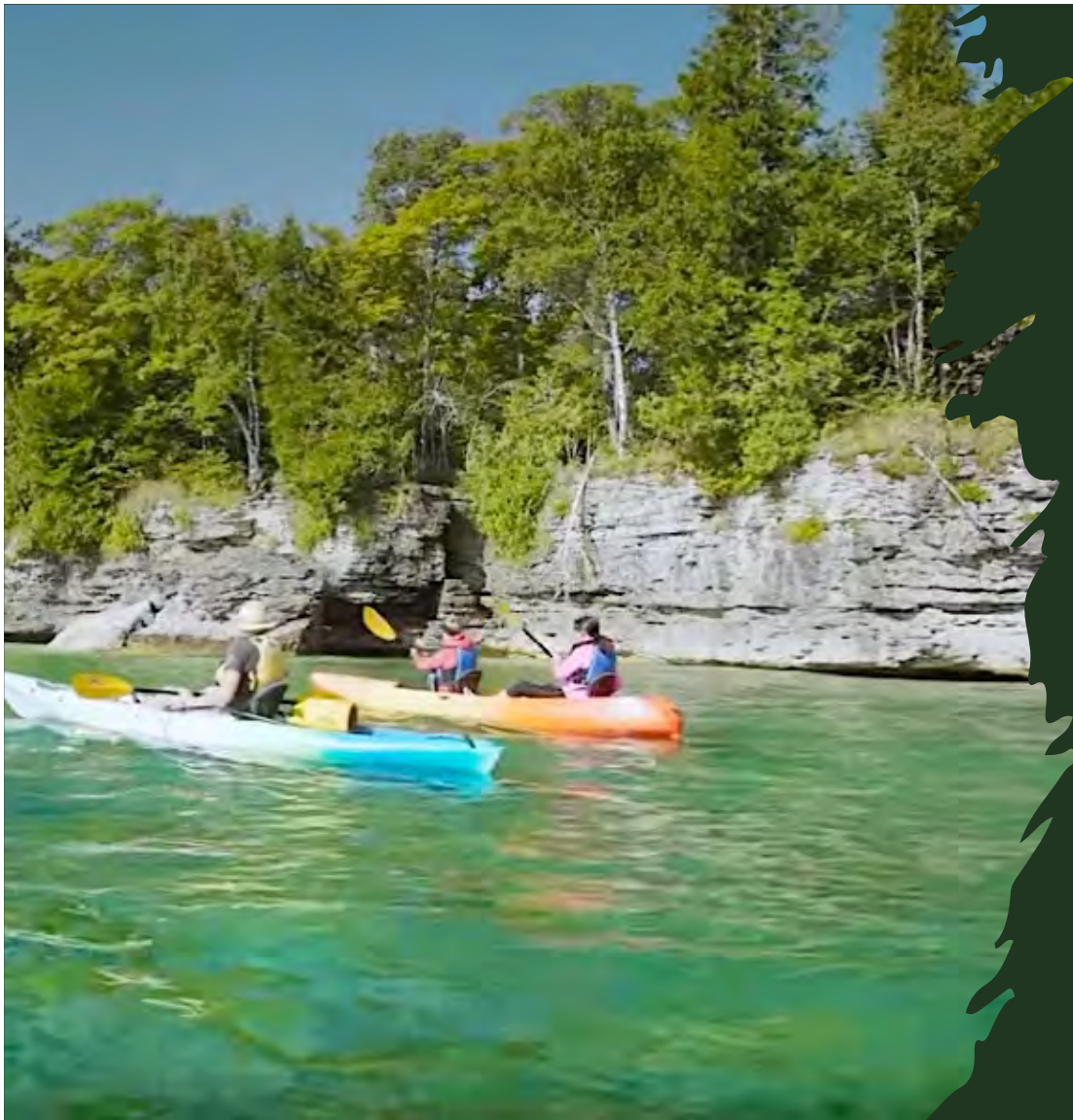
## Pro Tips

- Regularly review policies/certificates
- Consider umbrella for gaps

# SEASONAL STAFF

- Control, tools, schedule – *who controls what?*
- Avoid “1099-ing” every seasonal worker
- IRS 20-Factor Test
- Seasonal workers have significant rights
- “Pretext” in hiring/discipline





# RISK & WAIVERS

- Use simple language
- Tailor to specific activity
- Must match the risk
  - Injury
  - Equipment failure
  - Inherent dangers
- Written + signed, not just digital (if possible)

A photograph of a brown bear standing on a sandy ground next to a brown and tan tent. The bear is facing away from the camera, looking towards the tent. The background shows green grass and yellow wildflowers. The scene is brightly lit, suggesting daytime.

# WHEN ADVENTURE GETS... **COMPLICATED.**

- Premises liability:  
duty depends on  
status
- Land use permits:  
audit and renew
- Customer  
complaints:  
respond with  
kindness
- **Your stories?**



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