

Call from Hod Palmer of Taylor Palmer Agency  
1/3/80

His insurance underwriter not so concerned about cross country skiing on the HCRS project but they are about snow mobiling. They want snow-mobiling not permitted or they want to put an exclusion on the policy for snowmobiling.

There concern is with cross country / skiing, snowshoing on same trails as snowmobilers.

Is it possible to eliminate a sport from the HCRS land?

He estimates a cost of \$175 for 10 to 20 miles of trails. Estimate only but not over this amount.

Noanswer as yet re: charging admission as to rates.

1/5/80  
TAYLOR-PALMER AGENCY, Inc.  
INSURANCE

Bradford, Vermont 05033



802 222-5222

January 3, 1980

Town of Fairlee  
Fairlee, VT 05045

ATTENTION: Shirley Godfrey  
Town Clerk

RE: American Fidelity Company  
Heritage Conservation & Recreation Ser.  
POP 78-35-73

Dear Shirley:

This letter will confirm our phone conversation of this day wherein we discussed the captioned HCRS program and its effect on the town's liability insurance under the above policy.


The Company has advised that snowmobiling should either be prohibited from taking place on the property purchased under the HCR program, or it is their intention to exclude the same under the liability portion of their policy.

The Company also advises that based on ten to twenty miles of trails to be held open for cross country skiing, snow shoeing, hiking, and other purposes, the approximate annual cost would be \$175.

Should you have any questions, let us know.

Very truly yours,

TAYLOR-PALMER AGENCY, INC.

  
Horace A. Palmer, III CIC

HAP/jam