

State brokers deal for snowmobile coverage in N.Y.

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ALBANY — The state has helped broker a deal for New York's snowmobile clubs to obtain insurance this winter, following a coverage crisis last season that closed many trails, officials said.

"By making it easier for clubs to get insurance and maintain the trails, we are creating a safer environment," Gov. George Pataki said.

The new coverage comes under a single policy through the New York State Snowmobile Association, rather than through policies obtained directly by individual clubs. It will insure individual clubs against accidents on 9,000 miles of state-designated trails maintained by club members, officials said.

The \$861,400 premium for the umbrella policy will be paid from a multimillion-dollar fund generated by snowmobile registration fees, Castro said. The insurer is Lexington Insurance Co. of Boston.

Last winter, hundreds of clubs across New York closed thousands of miles of private trails after officials realized their policies would not cover snowmobile accidents on private land.

The state contract with the association requires it to provide insurance to individual clubs, and the association can charge an administrative fee to cover expenses. The policy has coverage limits of \$1 million per accident and \$2 million per club, he said. □