



MAKE YOUR PROPERTY SAFER

a guide for landowners

Outdoor Underwriters is proud to be one of the top insurers of timberland across the U.S. Our team brings more than 30 years of industry experience to the table and has worked diligently to create insurance programs that suit the specific needs and nuances of landowners. Your land investment is one of the largest purchases you will make in a lifetime, so it's important to ensure that your investment is protected. Landowners can employ some simple risk management techniques that limit their exposure to lawsuits and still provide ample recreational opportunities to their guests, friends or lessees. Below are steps you can take to protect your land and yourself.

1. CHECK FOR SAFETY

As a landowner, it is your duty to ensure your land is safe for guests to use as well as to take precautions to prevent any harm that may be incurred by welcome guests or unwelcome trespassers. Many potential problems like personal injury and property damage can be alleviated by being diligent about the safety of your property.

2. TAKE A WALK

The best way to protect your land is to get to know the good, the bad, and the ugly that may surround you. As you walk or ride the property, keep notes and mark your property map so it can be shared with your invited guests. Below are a few items to note:

- Unused buildings & sheds
- Cliffs, drop-offs, holes or abandoned wells
- Unsafe tree stands
- Large fallen trees
- Bodies of water
- Power lines & cell towers
- Mines & caves
- Dangerous bridges & crossings

3. SHARE INFORMATION WITH YOUR GUESTS

Now that you've prepared a map of your property and its potential hazards, the next step to take is to share these findings with anyone who will be using your property. This is also a good time to set up your ground rules and share any pertinent information that will ensure you and they can feel comfortable about sharing your land and avoid any miscommunications in the future. If you have a written agreement, it's important to have all parties read and sign liability waiver documents that can help to protect you should a disagreement or emergency arise.

4. SUMMARIZE & EMPHASIZE IMPORTANT/EMERGENCY PROCEDURES

You should point out and explain areas that are dangerous or off limits, access points, boundary lines and provide information on local law enforcement, EMT and hospital information in the case of an emergency. All of this can be housed in a check-in box (learn how to make one at OutdoorUnd.com) at the entrance to your property.

5. DOCUMENT HOUSE RULES

- Always establish and document your rules on:
- Parking/camping
 - ATVs & other motorized vehicles
 - Alcohol
 - Noise
 - Additional guest usage
 - Safe camp fire practices

6. PROTECT YOUR LAND

As the landowner you should request to be listed on any other policies as an additional insured. (Hunting clubs, contractors, loggers, or any one else that is contractually using the property).

7. PROTECT YOURSELF

Liability insurance is important to protect you for liability or negligence claims made while someone is on your property. It may be possible to add your timberland to a homeowners or business owners policy. However, a separate Timberland liability policy may give you some additional limit and provide additional coverage for activities that may be excluded under a normal general liability policy.

Outdoor underwriters offers affordable liability insurance for your timberland. You deserve piece of mind. Get a quote for your timberland property today at outdoorunderwriters.com.