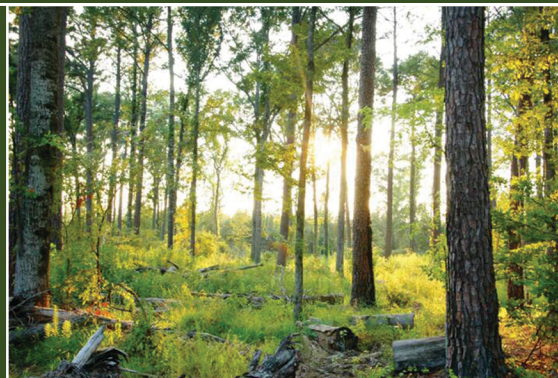


Do You Understand the Need for Timberland Liability Insurance?

Many landowners are unaware of the risks associated with land ownership. Outdoor Underwriters can help you understand and reduce the risks for which you can be held liable. Our insurance program is designed to help protect landowner's assets from accidents that occur on privately-owned timberland tracts.

As a forest landowner can you answer the following:

- Do you know your liability if you allow recreation on your property and someone gets hurt?
- Do you know your liability if a trespasser or guest is injured on the property, or causes injury to someone else?
- What does common law require you to provide to invited or uninvited guests?
- Do you know how to mitigate your exposure to (liability risk?) risk?



The only way to protect yourself and your timberland assets is to have the correct answers to the above questions. After understanding the answers, you will know that your protection starts with a risk management plan that includes a **Preventative Maintenance Program** combined with **Timberland Liability Insurance**. Under common law, landowners are required to provide specific **Degrees of Care** to protect invited or uninvited individuals on their property. Listed below...

Trespasser - An individual who enters land uninvited without the owners knowledge or consent: Landowners have the least amount of responsibility to a Trespasser but can still be held accountable for injuries resulting from gross negligence and willful misconduct.

Licensee - An invited guest to the property that has no economic value to the landowner, such as a hunter who has been invited to use the property without paying a fee: Landowners are responsible for warning licensees of any hidden dangers on the property. In the case of a lawsuit, landowners will be responsible for retaining a lawyer to clear themselves of any negligence.

Invitees - An individual or group of individuals expressly invited on the property.

Risk Management Techniques

- o Remove known hazards and make guests aware of boundaries and other hazardous conditions.
- o Develop written releases for invitees and licensees that use the property for recreational purposes.
- o Establish written rules for specific activities conducted on your land.
- o Obtain liability insurance for your ownership or lease interest.

Timberland Liability Coverage

Timberland Liability Insurance provides additional coverage to landowners, protecting their timber investments as well as their personal finances, if a liability suit were to arise.

Coverages include:

- o Owners, landlords & tenant liability
- o Liability limit to \$1,000,000 per occurrence
- o Special master policy rating basis



Outdoor
UNDERWRITERS, INC.

Contact Outdoor Underwriters today for more information: www.outdoorund.com or 866-961-4101