

**Remember:**

You must be a "National" member of NWOA to participate in this preferred insurance program.

If you are not already a "National" member add the following membership amount to your check payable to NWOA.

See Rate Schedule below:

**Landowner Membership dues are:**

\$35.00 Per Year Regular

\$45.00 Sustaining

**Hunting Club Membership dues are:**

\$35.00 Per Year Regular

\$45.00 Sustaining

**Woodland Liability Coverage** provides legal liability coverage for Woodland owners. This coverage is designed to provide general liability protection for owners of woodland that do not lease their land to a hunting club.

**Hunting Lease Liability** provides protection for occurrences arising out of activities and operations of the hunt club and its members, guests or invitees on acreage leased to the hunting club by the woodland owner.

**Combined Woodland Owners Liability and Hunting Lease Liability** provides both types of coverage. This coverage is available to a Woodland Owners leasing all their property to one Hunting Club.

## Providing Affordable Insurance for Landowners and Hunting Clubs



-Woodland Liability

-Hunting Lease Liability

-Combined Woodland &  
Hunting Lease Liability

-Master Policy coverage is for  
12 months from date selected



National Woodland Owners Association  
(NWOA) &

Outdoor Underwriters, Inc.  
have joined together to provide  
you with affordable coverage.

Outdoor Underwriters, Inc.  
140 Stoneridge Dr. Suite 265 Columbia, SC 29210  
866-961-4101

# WOODLAND LIABILITY INSURANCE

## FOR LANDOWNERS ONLY



### Type of Insurance:

- \* **Comprehensive General Liability**
- \* **Limit Of Liability: \$1,000,000 Each Occurrence  
\$2,000,000 Aggregate**
- \* **Deductible: \$250 per occurrence**

Name Insured: NWOA—Woodland owner who is a member of the National Woodland Owners Association.

- \* *Owners, Landlord, & Tenant - Liability Limit to \$1,000,000 per occurrence.*
- \* *Special Master policy rating basis. A certificate will be issued to each landowner*
- \* **Liability** coverage for the Landowner does **not** provide protection for owned Timber.  
*(Separate coverage is available for fire, lightning, wind, flood, ice and theft). Contact Outdoor Underwriters, Inc.*

### APPLICATION—WOODLAND LIABILITY INSURANCE

Landowner Name: \_\_\_\_\_ Number of acres: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_ (Home) \_\_\_\_\_ (Work) \_\_\_\_\_

Location (county): \_\_\_\_\_ E-Mail Address: \_\_\_\_\_

Describe any past losses:

Are locations fenced or posted?	Y N	Any dams/spillways/bridges?	Y N
Any leased hunting or commercial hunting?	Y N	Any property ever used for mining?	Y N
Any watercraft or docks?	Y N	Any of the property leased for farming?	Y N
Any buildings?	Y N	Are certificates of insurance required	
Any lakes or ponds?	Y N	for any leased or commercial hunting?	Y N

Describe what the property is used for: \_\_\_\_\_

Signature of Landowner: \_\_\_\_\_

### Premium Calculation---Woodland Liability Insurance ONLY

Number of acres to be covered \_\_\_\_\_ X .28 cents per acre = \$ \_\_\_\_\_  
(THIS LINE SUBJECT TO \$150 MINIMUM PREMIUM)

Please make check for insurance payable to NWOA.

### EFFECTIVE DATES: (Please check desired effective date).

- |   |   |
|---|---|
| <input type="checkbox"/> January 1, 2010 to January 1, 2011 | <input type="checkbox"/> April 1, 2010 to April 1, 2011     |
| <input type="checkbox"/> July 1, 2010 to July 1, 2011       | <input type="checkbox"/> October 1, 2010 to October 1, 2011 |

Coverage is subject to approval by Outdoor Underwriters, Inc. Coverage is subject to approval by Outdoor Underwriters.  
Applications received will be effective upon approval and expired according to the policy terms.

# HUNTING LEASE LIABILITY INSURANCE

## FOR HUNT CLUBS ONLY



### Type of Insurance:

- \* **Comprehensive General Liability**
- \* **Limit Of Liability: \$1,000,000 Each Occurrence  
\$2,000,000 Aggregate**
- \* **Deductible: \$ -0- per occurrence**

Named Insured: NWOA - Member hunt clubs leasing land from NWOA member landowners.

A separate certificate will be issued to each hunting club.

- \* *Master policy basis.*
- \* *Landowners would be listed as an additional insured party.*

### APPLICATION—HUNTING LEASE LIABILITY INSURANCE

Landowner Name: \_\_\_\_\_ Number of acres: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: (Home) \_\_\_\_\_ (Work) \_\_\_\_\_

Location (county): \_\_\_\_\_ E-Mail Address: \_\_\_\_\_

**Leasing from more than one landowner? Please attach a separate sheet with the above information for each landowner.**

Your Hunt Club Name: \_\_\_\_\_

Contact Name: \_\_\_\_\_ E-Mail address: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: (Home) \_\_\_\_\_ (Work) \_\_\_\_\_

Signature of club representative: \_\_\_\_\_

#### **Premium Calculation---Hunting Lease Liability Insurance ONLY**

Number of acres to be covered \_\_\_\_\_ X .16 cents per acre = \$ \_\_\_\_\_  
(THIS LINE SUBJECT TO \$150 MINIMUM PREMIUM)

Plus Total Number of Landowners X \$26 each = \$ \_\_\_\_\_

Total amount due for hunting lease liability insurance = \$ \_\_\_\_\_

Please make your check for insurance payable to NWOA.

#### **EFFECTIVE DATES: (Please check desired effective date).**

**January 1, 2010 to January 1, 2011**

**April 1, 2010 to April 1, 2011**

**July 1, 2010 to July 1, 2011**

**October 1, 2010 to October 1, 2011**

Coverage is subject to approval by Outdoor Underwriters, Inc. Coverage is subject to approval by Outdoor Underwriters. Applications received will be effective upon approval and expired according to the policy terms.

## Premium Calculation

If you wish to purchase the Combined Woodland & Hunting Lease Liability Insurance you must fill out the Hunting Lease Liability application and the Woodland Liability application and then use the formula below for your calculations.  
(This is for one landowner leasing all of his/her property to one club)

### **Combined Woodland and Hunting Lease Liability**

Number of acres to be covered \_\_\_\_\_ X .40 cents per acre.....= \$ \_\_\_\_\_  
(Includes fire damage liability on hunting lease liability only.) (THIS LINE SUBJECT TO \$200 MINIMUM PREMIUM)

Plus total number of insured landowners \_\_\_\_\_ X \$26 each.....= \$ \_\_\_\_\_

Total amount due for combined timberland and  
hunting lease liability insurance.....= \$ \_\_\_\_\_

Please make check for insurance payable to **National Woodland Owners Association.**

Coverage is subject to approval by Outdoor Underwriters. Master Policy effective dates are January 1, 2010, April 1, 2010, July 1, 2010 or October 1, 2010. Applications received will be effective upon approval and expired according to the policy terms.

**EFFECTIVE DATES: (Please check desired effective date).**

- |   |   |
|---|---|
| <input type="checkbox"/> January 1, 2010 to January 1, 2011 | <input type="checkbox"/> April 1, 2010 to April 1, 2011     |
| <input type="checkbox"/> July 1, 2010 to July 1, 2011       | <input type="checkbox"/> October 1, 2010 to October 1, 2011 |

#### **IMPORTANT NOTICE**

- ◆ All questions relating to insurance coverage should be directed to Outdoor Underwriters, Inc. at 866-961-4101.
- ◆ Questions concerning NWOA membership status should be directed to NWOA at 800-476-8733 or [info@woodlandowners.org](mailto:info@woodlandowners.org).
- ◆ These programs are only available to NWOA members in good standing. For hunting lease liability insurance both the hunt club and landowner must be members of NWOA to qualify.
- ◆ Checks must be written to NWOA.

**Check #1:** Check must be made payable to **National Woodland Owners Association.**

(Refer to dues schedule on next panel, if not already a member).

**Check #2:** If you are not currently a NWOA member (check magazine label—code in upper left over your name), see next page.



**MAIL ALL CHECKS AND FORMS TO:**

**National Woodland Owners Association  
374 Maple Avenue E, Suite 310  
Vienna, VA 22180**

# NATIONAL WOODLAND OWNERS ASSOCIATION

374 Maple Ave. East, Ste 310 ▪ Vienna, VA 22180 ▪ 703-255-2700 ▪ Fax: 703-281-9200



With offices in the Washington, D.C. area, the National Woodland Owners Association (NWOA) is an independent, nationwide organization made up of non-industrial private woodland owners. Membership includes landowners in all 50 states and across Canada and also includes affiliations with state and county woodland owner associations throughout the United States.

## Benefits of Joining NWOA:

- National Woodlands magazine, *our premier quarterly magazine*
- Family Lands & Conservation magazine
- Participate in the Alliance of Landowner Associations
- Active representation in Washington, D.C. on matters of Forest Policy, Taxation, Land-Use, Biomass, Carbon, Ecosystem Services, Fair Markets, and More.
- Land Liability Insurance: \$1 million coverage for \$150/yr, up to 535 acres – a Best Buy

	<u>1 Year</u>	<u>2 Year</u>
Sustaining Member	\$45.00	\$80.00
Individual Member	\$35.00	\$60.00

(Non U.S. Members add \$10 to cover postage)

\*A sustaining membership provides additional funding to help NWOA grow and do more.

## APPLICATION FOR MEMBERSHIP

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-Mail: \_\_\_\_\_ Number of owned acres of Woodland: \_\_\_\_\_

Check Enclosed  Visa/MC \_\_\_\_\_ Exp. \_\_\_\_\_ Code \_\_\_\_\_

Please mail your application to: NWOA, 374 Maple Ave E, Suite 310, Vienna, VA 22180  
OR Fax your application to NWOA at 703-281-9200  
OR Join over the telephone by calling 703-255-2700

# Low-Cost Hunter and Woodland Liability Insurance: How Much Can You Afford to Lose?



A locked gate and "No Trespassing" sign may not be enough to protect woodland owners from liability claims if someone is injured while on their property regardless if the injured party was invited or not.

by Keith A. Argow

Many woodland owners believe that any liabilities arising from a lawsuit by someone injured while on their property are covered by their homeowners insurance policy. A comforting thought, but not a reason for comfort. It is possible that your homeowners insurance does not cover your woodlands at all.

Landowners have long recognized the need for insurance to protect their home and property. In generations past, farm insurance generally covered more common risks to woodlands and fields. But as people have moved off farms and the farms themselves have reverted to woodlands, both the insurance coverage and risks have gradually changed.

A recent survey of members of the National Woodland Owners Association revealed most were unsure of the extent of their insurance and whether their woodlands were fully covered or not. To find out if your woodland

is covered, ask your agent. You may discover that instead of a "yes" or "no," the answer is "it depends." That should be a red flag to any family. It amounts to an unknown and uncovered risk. Some families are purchasing additional hunter and woodland liability insurance for security and peace of mind.

## Landowner Liability Laws Exclude "Willful Neglect"

All states have insurance laws, but they vary by state.

Moreover, details of insurance policies vary by company. About 25 years ago, at the urging of state fish and wildlife agencies, legislatures enacted laws intended to limit the liability of landowners who allow free public hunting, fishing, and recreation on their private land. Kentucky has such a law (see [www.lrc.state.ky.us/KRS/411-00/190.PDF](http://www.lrc.state.ky.us/KRS/411-00/190.PDF)). Like most states, that protection does not apply if you charge a fee for hunting, even if it is

### Common Misconceptions about Landowner Liability

- My homeowners policy covers my woodlands. *Maybe, maybe not.*
- A personal catastrophe policy will cover my woodlands. *Verify that.*
- I have my woodland in a limited liability corporation (LLC). *An LLC is still liable for any award up to the value of the land, timber, and assets involved.*
- Liability lawsuits are rare in my experience. *Don't be the first to get one.*
- If I own land in others states, I am still covered. *Probably not.*

just enough to cover property taxes.

The enactment of landowner liability limitation laws persuaded many landowners to open their lands, some with the belief that they are "exempt" from liability. The truth is, their liability may be limited, but landowners are never exempt.

The landowner liability laws in every state do not apply if a case for "willful neglect" can be made. Experienced liability attorneys allege "willful neglect" on the part of the

landowner to successfully skirt the liability limitation laws. If they are successful in persuading the jury, or a judge, that you knew in advance of a danger on your land and did nothing, you can be held accountable for the injuries, lost work, human stress, or even death of the plaintiff.

Since vacant land and hunter liability insurance came on the market 20 years ago, many people have purchased it. The policies generally do not cover buildings. Should you be served with a summons to court, your first call is to your insurance carrier. You do not have to find an attorney on your own and worry if he or she is experienced in liability litigation. Remember, the plaintiff's attorney is likely very experienced and may be taking the case without charge in return for a share of the award. Do you really want to roll the dice?

### How Do I Protect My Woodlands from "Known Hazards"?

- Cover cable or chain gates with white PVC pipe. Flag tape may not be enough. ATV riders using your land with or without your permission are a real liability.
- Post warnings above steep walls or cliffs.
- Remove hazard, leaning, or large trees with dead limbs.
- Cover old wells.
- Warn of deep water in ponds, especially if man-made.
- Level unstable log piles.
- Post or drain streamside areas. Be careful not to violate wetland protection laws in the process.
- Cut and remove exposed roots. Roots have been alleged to have been hazards known to the landowner.

**About the Author:** \_\_\_\_\_

**Keith Argow, Ph.D.**, is the president of the National Woodland Owners Association. He was a forestry professor at N.C. State and Virginia Tech.

He is the author of numerous publications in forestry and public policy and has served on many national boards and commissions and has held the position of President of American Resources, Inc, a nationwide conservation service organization since 1981.

National Woodland Owners Association; 374 Maple Ave. Suite 310 Vienna, VA 22180; Phone: 703.255.2700; Fax: 703.281.9200; [argow@nwoa.net](mailto:argow@nwoa.net)

## Providing Affordable Insurance For Hunt Clubs, Landowners And The Forest Products Industry.



Nationwide buying power allows us to offer members of the National Woodland Owners Association a Hunting & Landowner Liability Insurance Program. We are also offering this Association's membership the best-selling Timberland Liability Insurance at the best rates available anywhere.

**Go to: [www.woodlandowners.org](http://www.woodlandowners.org) or call: 1-800-GRO-TREE to receive a faxed or mailed insurance application.**

**Ed Wilson:**

140 Stoneridge Drive, Suite 265 Columbia, SC 29210  
**803 451-5826** [ewilson@outdoorund.com](mailto:ewilson@outdoorund.com)

**Tom Skaggs:**

1233 Forest Brook Drive, Knoxville, TN 37919  
[tskaggs@outdoorund.com](mailto:tskaggs@outdoorund.com)

**Toll Free: 866 961-4101 FAX: 803 451-5695 [www.outdoorund.com](http://www.outdoorund.com)**



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