



2014-2015 Application for Use of Alabama Forest Owners' Association's Timberland Liability Group Insurance Policy



For Protection from Liabilities Related to Timberland Ownership.

Coverage may extend to forestland outside Alabama if owner is Alabama resident or owns some forestland in Alabama.

Designed for the small forest landowner, the policy is provided through Outdoor Underwriters, Inc., Columbia, SC. The one-year group policy *becomes effective May 1, 2014*, and will remain in effect to May 1, 2015. **Coverage begins on or after May 1, 2014, based on date of receipt of correctly completed application and full payment.** More than 950 AFOA members used the 2013-2014 policy.

Membership: A landowner must be a member of the Alabama Forest Owners' Association to use the group insurance policy. If your membership dues are due, you may include payment for one year's membership dues at the \$15, \$27, or \$150 membership level.

Advantages
Landowner certain of adequate liability coverage
Affordable insurance for small timberland owners

Coverage includes
Commercial General Liability Coverage
\$1,000,000 per Occurrence
\$2,000,000 Aggregate per Landowner
Deductible: \$250.00 per Occurrence
2001 Occurrence Form
Special Rating Basis for Small Timberland Owners

Coverage does not apply for commercial development property and/or residential property

No refunds will be issued for cancellations.

Application must be filled out completely in order to be processed. *Applications subject to approval by Outdoor Underwriters, Inc.*

Name of Person Representing Landowner _____
 Name of Landowner _____
 Mailing Address _____
 City, State & Zip Code _____
 Home Telephone _____ Office Telephone _____
 Fax Number _____ E-mail Address _____
 Location and Number of Acres (Give legal description - *Include county names*) _____

What is land used for? _____
 Losses in Past Five Years _____
 Other Entities To Be Insured _____

Are locations fenced or posted? _____ yes _____ no
 If no, explain _____
 Any leased hunting ? _____ yes _____ no Does Hunting Club Maintain Insurance? _____ yes _____ no
 If no, explain _____
 Any Buildings? _____ yes _____ no
 If yes, explain _____
 Any Lakes or Ponds? _____ yes _____ no
 If yes, explain _____
 Any Watercraft or Docks? _____ yes _____ no
 If yes, explain _____
 Any Dams/Spillways/Bridges? _____ yes _____ no
 If yes, explain _____
 Any Property Ever Used For Mining? _____ yes _____ no
 If yes, explain _____

Signature of Landowner
Applications are subject to approval by Outdoor Underwriters, Inc.

LINK: _____ POLICY ID #: _____

Calculation of Fees <i>(no fractional acres, please)</i>	
Membership dues	
\$15 Regular, \$27 First Class, \$150 Sustaining:	\$_____.
Annual Fees Related to Insurance	
AFOA Processing Fee:	\$30.00
Acresage Fee (*24 cents/acre x _____ acres):	+ \$_____.
Total Annual Insurance Fees:	\$_____.
Total Amount Enclosed (insurance & membership):	\$_____.
<small>* Acresage fee includes an AFOA fee of 3 cents per acre. Overpayments of \$5+ will be refunded. Overpayments of less than \$5 will be retained as a donation.</small>	

Space reserved for
AFOA use.

Mail Application with payment to:
 AFOA - Timberland
 P. O. Box 361434
 Birmingham, AL 35236



Questions: Call: (205) 987-8811
 fax: (205) 987-9824
 email: elaechelt@foa.org

Timberland Liability Insurance Specifications

Liability: the state of being legally obligated or responsible.

The litigious nature of society has increased the timberland owner's concern with the inherent liability attached to ownership of property. Common law principles provide the legal parameters for the rights and duties of landowners. Under common law a landowner has a duty to invitees, licensees, and to a lesser degree, trespassers, on their property. Simplified, a landowner has a duty to inspect the property, remove hidden dangers, keep the property in reasonably safe condition, and take precautions to protect a user from foreseeable danger.

Several recent court cases have given some indication of a broadening of the scope of these parameters. An Illinois high court recently ruled that a landowner can be held negligent for a trespasser's injuries "caused by a condition" if the landowner could have reasonably anticipated the trespasser's presence. The U.S. Supreme Court refused to review the case thus, creating another exception to the limited liability landowners have for injury to trespassers.

In response to these developments, Outdoor Underwriters, Inc. has developed a timberland liability insurance program that provides **legal liability** coverage for timberland owners. This coverage is designed to provide general liability protection to landowners. The insurance agreement used to provide coverage states "pay on behalf of the insured all sums which the insured shall become **legally obligated** to pay as damages because of bodily injury or property damage caused by an occurrence arising out of ownership or use of the designated timberland." The legal obligation clause is a broad insurance statement that provides **protection to landowners that may be held legally obligated or responsible for a negligent act**. As a liability policy, coverages are intended for third-party claims against timberland owners.

Coverages within this program are shaped by the exclusions presented in the policy. All liability insurance policies provide these exclusions that define the liability coverages. Some examples of these exclusions are bodily injury or property damage arising out of use of any automobile, or aircraft; bodily injury or property damage arising out of discharge of smoke, vapors, soot, or pollutants; any obligation for which the insured may be held liable under workers' compensation; property in the care, custody, or control of the insured; assault and battery; hunting leases or commercial hunting; and damage by fire.

Type of Insurance: Commercial General Liability Insurance

Limit of Liability: \$1,000,000 per occurrence (bodily injury and property damage)/
\$2,000,000 aggregate per landowner

Deductible: \$250.00 per occurrence

Coverages Included: Owners, landlords, and tenants liability coverage for vacant timberland.
Liability coverage from ownership and use of vacant timberland.

Occurrence Form: 2001 Occurrence Form

Insurance Company: Certain Underwriters at Lloyd's, London

(All coverages are subject to the terms, conditions, or exclusions presented in the policy.)