



Timberland Liability Insurance

2025-2026 Application for members of the Alabama Forest Owners' Association

Affordable Protection from Liabilities Related to Timberland Ownership.



Coverage includes:

- Commercial General Liability Coverage
- \$1,000,000 per Occurrence / \$2,000,000 Aggregate
- Deductible: \$250.00 per Occurrence
- Special Rating Basis for Small Timberland Owners
- Coverage does not apply for commercial development property and/or residential property

Designed for the small forest landowner, the policy is provided through Outdoor Underwriters, LLC. The one-year group policy becomes effective May 1, 2025, and will remain in effect to May 1, 2026. Coverage begins on or after May 1, 2025, based on date of receipt of correctly completed application and full payment.

Step 1.: Application must be filled out completely in order to be processed.

Name of Landowner _____

Mailing Address _____

City, State & Zip Code _____

Home Telephone _____ Work Telephone _____

Email 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	Any leased hunting?	Yes	No
Does Hunting Club Maintain Insurance?	Yes	No	Any Buildings?	Yes	No
Any Lakes or Ponds?	Yes	No	Any Watercraft or Docks?	Yes	No
Any Dams/Spillways/Bridges?	Yes	No	Any Property Ever Used For Mining?	Yes	No

Signature of Landowner _____

Applications are subject to approval by Outdoor Underwriters, LLC



Step 2.: Calculation of Fees

Landowner Processing Fee: \$45.00

Acreage Fee (35 cents/acre x _____ acres): +\$_____.

Total Annual Insurance Fees: \$_____.

Membership: A landowner must be a member of the Alabama Forest Owners' Association (AFOA) to use the timberland liability insurance. AFOA membership questions? Call AFOA at (205) 624-2225.

To Join the Alabama Forest Owners' Association apply here: www.foa.org/PDF/membappl.pdf

Step 3.: Mail Application with Payment to:

Outdoor Underwriters

140 Stoneridge Drive; Suite 260

Columbia, SC 29210

All questions related to insurance coverage should be directed to Outdoor Underwriters, LLC at (866) 961-4101.

Email: Otis@outdoorund.com

Do You Feel the Need for Speed?

Apply & Pay Online!

www.foa.outdoorund.com

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, LLC 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: ISO - 2013 Occurrence Form

Insurance Company: Offered by Outdoor Underwriters, LLC

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