



Preferred Agent for Philadelphia Insurance Companies  
726 Front Street, Ste C ÉLouisville, CO 80027  
In Colorado: 303-951-5050 ÉFax 303-951-5060

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**VACANT TIMBERLAND LIABILITY APPLICATION**

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

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

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

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

Telephone(s): \_\_\_\_\_

Desired Effective Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

E-mail Address: \_\_\_\_\_

Limit of Liability Offered: \$1,000,000 Occurrence/\$2,000,000 Aggregate

Business Form:

Corporation  Partnership  Individual  LLC  Other: \_\_\_\_\_

**PRIOR CARRIER INFORMATION:**

Prior Insurance Carrier/Company: \_\_\_\_\_

Limits of Liability per Expiring: \_\_\_\_\_

Expiring Premium: \$ \_\_\_\_\_

**LOSS HISTORY:**

Have you had any prior claims?  Yes  No

If yes, please describe the incident, date of loss, and amount paid/reserved (next page):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Do you have any knowledge of any incident which may lead to a claim?  Yes  No

If yes, please describe:

\_\_\_\_\_  
\_\_\_\_\_



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**PREMISE INFORMATION:**

Location Address (Including County, City and Number of Acres)

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**EXPOSURE INFORMATION:**

Is the property leased for farming?  Yes  No

Do any locations have fences or posts?  Yes  No

Is the property leased for hunting or commercial hunting?

Hunting  Commercial Hunting  Not Leased for Hunting

If yes, are certificates of insurance required?  Yes  No

Are there any boats/watercraft or docks?  Yes  No

Are there any lakes or ponds on the property?  Yes  No

Do any locations have mining or gas/oil wells?  Yes  No

If yes, which locations? \_\_\_\_\_

Do any locations have buildings?  Yes  No

If yes, which locations? \_\_\_\_\_

Do any locations have bridges, spillways or dams?  Yes  No

If yes, which locations? \_\_\_\_\_

\*\* This program will not insure vacant lands that are truly not vacant, have dams, have ongoing commercial operations. Commercial operations are excluded from this policy. If the land is leased for hunting or other recreational purposes, the primary coverage for the landowner can be purchased for an additional fee and the exclusion for Hunting and Recreational Activities can be removed. This policy excludes the ongoing operations of the named insured including logging, lumber operations and commercial agriculture. The intent of this policy is to cover liabilities created by owning vacant land.



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Each Occurrence Limit	\$1,000,000
Liability Aggregate	\$2,000,000
Products/Completed Operations Aggregate	Excluded
Personal/Advertising Injury Limit	\$1,000,000
Rented to You Limit	\$100,000
Medical Payments to Others	\$5,000
Deductible	None

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.

Outdoor Insurance Group, Inc. represents a timberland liability insurance program that provides limited legal liability coverage for timberland owners. This coverage is designed to provide limited general liability protection for landowners.

Coverages within this program are shaped by the exclusions presented in the policy. All liability insurance policies provide some exclusions that define the liability coverages.

Some examples of these exclusions are:

- Bodily injury or property damage arising out of use of any auto-mobile, 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 workersø compensation; Damage to property in the care, custody, or control of the insured;
- Liability arising from hunting leases or commercial hunting; (you can buy this back)
- Liability from the operations of the named insured such as logging, commercial agriculture and any lumber operations.

All coverages are subject to the terms, conditions or exclusions in the policy. The policy will speak for itself and this application represents and overview of the coverages and exclusions. A detailed written proposal will be offered outlining specific exclusions and premiums.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_