

4 simple ways to reduce your risk as a landowner

As a forest landowner and land manager, you have unique risks and liability exposures.

To reduce the impact of a claim filed against you, Lockton Affinity Outdoor recommends these 4 tips:

1. Purchase broad form General Liability coverage

This should include coverage for all acreage including vacant land, unfenced land and land not used for any commercial or agricultural purpose.

2. Encourage hunt clubs to purchase their own policy

Any hunt clubs leasing your land should be encouraged to have their own insurance coverage that provides:

- A certificate of coverage with limits matching your policy limits
- Your company listed as an additional insured
- Broad form general liability coverage to cover the club even when not hunting
- A “Primary and Non-Contributory” endorsement on their policy to ensure their coverage is primary
- 12-month coverage

3. Avoid insurance transactions on behalf of hunt clubs

Landowners should not be involved in the insurance transactions for hunt clubs unless appropriately licensed in their states.



4. Ask for certificates of insurance

When outside contractors are performing work on your land. Their insurance limits should match or exceed your policy limits and you should be named as an additional insured on their certificate of insurance.

Lockton Affinity Outdoor administers the insurance needed to protect Forest Landowners Association members.

View policy details at:

LocktonAffinityOutdoor.com/FLA

or call **(800) 658-7047** to learn more.