## HUNTING LAND LIABILITY INSURANCE

The National Deer Association offers the most comprehensive and affordable liability insurance coverage available.

# 2022-2023



For as little as a few cents per acre, landowners or hunters can receive:

- \$1 million per occurrence general liability coverage
- \$100,000 fire legal liability coverage
- Member-to-member coverage
- Guest liability coverage
- No deductible on general liability
- No hidden exclusions for claims involving firearms, tree stands, ATVs, limited watercraft, and more
- Policies underwritten by **Outdoor Underwriters, LLC**

DON'T RISK YOUR PERSONAL ASSETS **OR YOUR FAMILY'S** FINANCIAL SECURITY.

## **PROTECT YOURSELF AND YOUR FAMILY TODAY!**

Download Full Brochure and Application at DeerAssociation.com or call 800.209.DEER

Or Complete the Online Application and pay by credit card at NDA.outdoorunderwriters.com

## Why You should have HUNTING LAND LIABILITY INSURANCE

Whether you are a landowner, or a hunter who leases land or is a member of a hunting club, hunting land liability insurance is essential because both parties assume some legal risk while on a property. Landowners have a duty to guests and those paying to hunt (leaseholders). Hunters need liability insurance to protect themselves, other members of their hunting group, and even guests against acts for which they could be held legally responsible. It is simply not worth risking your personal assets or your family's financial security for unfortunate accidents or acts of others on the property you hunt.

### **BENEFITS OF THE NDA POLICY**

- → COVERAGE: It includes the broadest coverage available, including member-to-member coverage, guest coverage, and coverage for many higher-risk activities involving treestands, ATVs and firearms. Many other policies contain hidden exclusions for these activities.
- → VALUE: It provides the most comprehensive coverage at the lowest possible price to ensure maximum value.
- → MEMBERSHIP: It includes a complimentary NDA membership (\$35 value) for the primary policy holder and any additionally insured landowners. Some programs require membership fees in addition to policy fees or require all members of a hunting club to join a given organization to receive coverage.
- → STRENGTH: This program is underwritten by one of the world's oldest and most respected insurance companies. All claims are handled in the U.S. through Outdoor Underwriters, LLC a team with more than 20 years of experience with hunting land liability insurance.
- → **SERVICE:** NDA, in partnership with Outdoor Underwriters, LLC, is dedicated to providing the best customer service in the industry.

#### TOTAL ACREAGE RATES

Less than 250	\$254
251-499	\$265
500-749	\$280
750-999	\$300
1,000-1,249	\$319
1,250-1,499	\$324
1,500-1,749	\$366
1,750-1,999	\$389
2,000-4,999	<b>\$0.19/</b> acre
5,000+	<b>\$0.18/</b> acre
Additional Insured	\$57
Effective for all 2022-2023 p	oolicies.

FAQ

- What period does the policy cover and are premiums prorated? The policy runs from August 1 to August 1 each year. Rates are not prorated if you purchase a policy mid-year.
- Does a hunt club have to be a formal entity with bylaws, membership fees, etc.? No, any group of hunters can participate, but a group name must be provided to identify who is included in coverage. We recommend, however, that you keep a written record of authorized hunters for your property. The group must have a written lease with each landowner.
- Can landowners take out the policy by themselves if they don't lease the land for hunting but allow friends and family members to hunt?
   Yes, but they must prepare a short written document outlining who can hunt and participate in other related activities.
- Does every member of my hunting group have to be a member of NDA? No, a NDA membership is provided to the group member named on the policy and to additionally insured landowners, but individual members are not required to be NDA members.
- Does the landowner have to be named as an additional insured on the policy?

No, but most landowners require their hunt group to list them on the policy as an additional insured to provide them protection against legal actions resulting from the activities of their hunters. In the case of multiple landowners, every landowner would have to be named as additional insureds. If the land is owned by a company, family trust, or similar entity, only the legal entity would need to be additionally insured.

• What are some exclusions of the policy?

Some examples of exclusions include bodily injury or property damage arising from the use of vehicles, aircraft, pollution, worker's compensation, assault and battery, intentional or expected acts, and commercial hunting operations.

## • Are commercial hunting operations, guide services, outfitters or subleased properties eligible for this program?

No, commercial hunting operations, guide services, outfitters or subleased properties are not eligible.

#### • Explain fire legal liability.

An example of a situation that would be covered is a campfire that gets out of control and burns valuable timber. This coverage does not cover structures such as hunting cabins and houses.



## LIABILITY INSURANCE APPLICATION 2022-2023

**INFORMATION: ALL FIELDS REQUIRED.** This is a: Dew Policy Renewal Policy

Your Club Name	Representative Name		
Mailing Address			
Daytime Phone Number ()		·	
E-mail (to get your certificate faster)	. D.a.	Fax	
Would you like to receive a confirmation by email or fax? Would you like to receive emails about NDA events, information of			
IF YOU HAVE MORE THAN ONE LANDOWNER, USE ADDITIO			
Landowner Name			
Mailing Address			
City	State	Дір	
Land Location (County, City, State)			
Number of Acres Phone Number ( )			
E-mail (to get your certificate faster)		Fax	
Do you want to cover this landowner as an Additional Insured	l for \$57? 🖵 yes 🕒 no		
TTENTION: You MUST read the statements below, and sign in a		TOTAL ACREAGE	RATES
Submitting an unsigned form will delay your receipt of insurance coverage. This policy CANNOT be submitted or renewed via telephone.		Less than 250	\$254
•NDA memberships are included for the hunt club representative		251-499	\$265
insured landowner. <ul> <li>Coverage does not apply to commercial hunting operations</li> </ul>		500-749	\$280
including for-profit guided and / or fee hunting.		750-999	\$300
<ul> <li>Please allow 3 to 4 weeks for delivery of certificates.</li> <li>Copies of the insurance certificates will be provided to you and each landowner.</li> </ul>	1,000-1,249	\$319	
<ul> <li>COVERAGE CANNOT BE CONFIRMED VIA TELEPHONE.</li> </ul>	ich landowner.	1,250-1,499	
• If you provide an email address or fax number we will provide you of processing (PLEASE ALLOW 5 BUSINESS DAYS.) This will be a re-		1,500-1,749	
and not a legal proof of insurance. Your certificates are your legal		1,750-1,999	
he effective date of this policy is August 1, 2022 thru August 1, 2023.		2,000-4,999	
<ul> <li>If payment is received after August 1, 2022, your coverage begins the date your payment is received in our office. If you fax your application and payment, the next</li> </ul>	5,000+		
business day is your effective date.		·	
<ul> <li>Premiums are not prorated if you apply after August 1, 2022.</li> <li>Premiums are 100% earned on the date of purchase.</li> </ul>		Additional Insured	\$57
• NO REFUNDS WILL BE ISSUED IF THE POLICY IS CANCELLED MI	D-TERM.	Effective for all 2022-2	2023 policies
• The club must have a written lease with each landowner.		Confirmations may require	
, have read the ab and my signature below represents my understanding of the guid	oove statements, delines set forth	time between 8/1-10/1 due	to volume.
by this Hunting Land Liability Policy.			
Representative Signature: Date:			
Total Acres	Payment Info: 🗖 VISA (		
Enter Rate from Chart = \$		#	
Fotal # of Insured Landowners x \$57 = \$			
Total Premium Cost = \$			

OR **COMPLETE** THE ONLINE APPLICATION AND PAY BY CREDIT CARD: http://NDA.outdoorund.com

## NDA Membership

With your policy, the hunting group representative and any additional insured landowners will receive a **1-Year NDA Membership.** Those who recruit additional members get instant rewards for the hunt club! Call 800-209-DEER for more information.

#### **ABOUT NDA**

The National Deer Association is a non-profit deer conservation group that leads efforts to ensure the future of wild deer, wildlife habitat and hunting. Formed by combining the strengths of two long-serving, successful organizations, the National Deer Association has a combined 38 years of action that has changed deer management for the betterment of hunting and protected North America's most vital and admired game species for future generations. Visit DeerAssociation.com or follow @deerassociation on Instagram, Twitter, Facebook and YouTube.

#### **Quality Whitetails Magazine**

You receive a one-year subscription to NDA's acclaimed deer management journal, Quality Whitetails. Each issue is packed with cutting-edge information on deer herd and deer habitat management techniques to produce better deer and better deer hunting.



NDA's journal, Quality Whitetails

2022-2023 Hunting Land Liability Insurance Information and Application

DEERASSOCIATION.COM



Mational Deer Association P.O. Box 162305 Atlanta, CA 30321-2305

Nonprofit Org PAID Athens, GA Permit No. 1