



# National Woodland Owners Association



374 Maple Ave. East, Ste 310 ♦ Vienna, VA 22180 ♦ 703-255-2700 ♦ Fax: 703-281-9200 ♦ [info@woodlandowners.org](mailto:info@woodlandowners.org)

December 1, 2008

Greetings and Happy Holidays. I have some very good news to share!

For 2009 we are delighted to announce a **30% premium reduction** from \$.39/acre to \$.28/acre for the very popular NWOA Woodland Liability coverage of \$1 million. We can now offer the Hunt Club policy for \$.16/acre, down from \$.19/ac., a 15% rate reduction. Our **new minimum premium is reduced from \$195 to \$150/year** for either choice. The two policies combined are now available at \$.40/ac., down from \$.50/ac with a new lower minimum of \$200 (was \$225).

We are the only association to offer this outstanding Best Buy benefit nationwide!

Also note that we have new agency: Outdoor Underwriters, Inc. The policy is the same—underwritten by Lloyds Group in London. We are confident that we will have the same good service we received from Davis-Garvin.

Here at National Woodland Owners we are always striving to find better ways and opportunities to assist our members. As a group, family forest landowners produce half of America's supply of wood, clean water, and wildlife habitat.

You and I are fortunate to be stewards of this heritage. There are risks that come with these rewards. One of these risks is the chance that we will be sued by someone who, right or wrong, feels we owe them because they got hurt while on our land.

Sometimes we may have had no idea the plaintiffs were ever on our property, and they may have been trespassing, but that makes little difference under the law if they somehow find grounds to sue. Unfortunately there are those who will take such a case on contingency—they are not paid unless they win a judgment from us. In any event, because landowners by definition have what is known as “deep pockets” we are well advised to seek and pay for good legal counsel for our defense. Our program does just that.

That is a lot of peace of mind for \$150--\$200/year! To my knowledge, nobody comes close to offering this top quality coverage and these very low rates.

If you have any questions, please don't hesitate to ask. We are here for you!

Keith A. Argow, President



## NATIONAL WOODLAND OWNERS ASSOCIATION

---

374 Maple Ave. East, Ste 310 ■ Vienna, VA 22180 ■ Ph: 703-255-2700 ■ Fax: 703-281-9200  
[info@woodlandowners.org](mailto:info@woodlandowners.org)

The National Woodland Owners Association (NWOA) is a nationwide organization made up of non-industrial private woodland owners with offices in the Washington DC area. Membership includes landowners in all 50 states and across Canada and also includes affiliations with 34 state and 287 county woodland owner associations throughout the United States.

- National Woodlands magazine, *our quarterly magazine*.
- Woodland Report newsletter, published three times per year
- Forest Operations Review magazine, published four times per year
- Participate in the Alliance of Landowner Associations
- Active representation and participation in Washington DC policy debates and advocacy
- Outstanding publications available through the Forestry Services Bureau
- Green Tag Forestry Certification: [www.greentag.org](http://www.greentag.org)
- National Hunting Lands Directory: [www.aplacetohunt.net](http://www.aplacetohunt.net)
- Land Liability Insurance: \$1 million coverage for \$195/yr, up to 500 acres – a Best Buy

	<u>1 Year</u>	<u>2 Year</u>
Sustaining Member	\$45.00	\$80.00
Individual Member	\$35.00	\$60.00

(Non U.S. Members add \$10 to cover postage)

\*A sustaining membership provides additional funding to help NWOA grow and do more.

### APPLICATION FOR MEMBERSHIP

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

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

\_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-Mail: \_\_\_\_\_ Number of owned acres of Woodland: \_\_\_\_\_

Check Enclosed  Visa/MC \_\_\_\_\_ Exp. \_\_\_\_\_ Code \_\_\_\_\_

### Premium Calculation---Combined Woodland and Hunting Lease Liability

Number of acres to be covered \_\_\_\_\_ X .40 cents per acre = \$ \_\_\_\_\_  
(Includes fire damage liability on hunting lease liability only.) (This line subject to \$200 minimum premium)

Plus # of landowner(s) X \$26 each = \$ \_\_\_\_\_

Total amount due for combined timberland and hunting lease liability insurance = \$ \_\_\_\_\_  
Client Code: NATIOWOO

Please make check for insurance payable to **American Resources Group**.

Coverage is subject to approval by Outdoor Underwriters, Inc. Master Policy effective date is January 1, 2009 or July 1, 2009. Applications received will be effective upon approval and expired according the policy terms.

### EFFECTIVE DATES: (Please check desired effective date.)

- January 1, 2009 to January 1, 2010**
- OR**
- July 1, 2009 to July 1, 2010**

### IMPORTANT NOTICE

- All questions relating to insurance coverage should be directed to Outdoor Underwriters, Inc. at 803/407-2169
- Questions concerning NWOA membership status should be directed to NWOA at 800-476-8733 or [info@woodlandowners.org](mailto:info@woodlandowners.org)
- These programs are only available to NWOA members in good standing. For hunting lease liability insurance both the hunt club and landowner must be members of NWOA to qualify.

**Check #1:** Check must be made payable to **American Resources Group**.  
(Refer to dues schedule on next panel, if not already a member).

**Check #2:** If you are not a currently a NWOA member (check magazine label – code in upper left over your name), see next page.

- Mail all checks and forms to: **National Woodland Owners Association**  
**374 Maple Avenue E, Ste 310**  
**Vienna, VA 22180**



**Remember, you must be a “National” member of NWOA to participate in this preferred insurance program.**

If you are not already a “National” member add **Check # 2: separate check payable to NWOA.** See Rate Schedule Below:

**Landowner Membership dues are:**  
\$35.00 Per Year Regular  
\$45.00 Sustaining

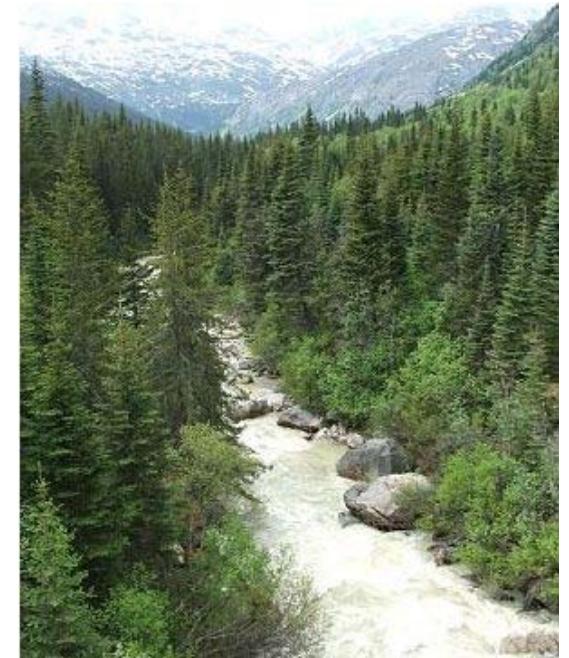
**Hunting Club Membership dues are:**

Hunting Club \$35 Per Year Regular  
\$45 Sustaining

### Mission Statement

The National Woodland Owners Association (NWOA) is a nationwide organization made up of private woodland owners with offices in the Washington DC area. Its purpose is to develop policy, legislation and representation at the national level and state as well as provide educational and networking opportunities to landowners throughout the country.

Currently there are 32 state forest and woodland owner associations known as the Alliance of Landowner Associations. It is NWOA’s goal to have all 50 states represented by this influential alliance.



## The Liability Insurance You Need At Prices You Can Afford

*National Woodland Owners Association (NWOA) and the Outdoor Underwriters, Inc.*

*have joined together to provide affordable*

- Woodland Liability Insurance
- Hunting Lease Liability Insurance
- Combined Woodland and Hunting Lease Liability Insurance
- **Master Policy coverage is for 12 months from date selected.**



### Woodland Liability Insurance

*Type of Insurance:*

- \* Comprehensive General Liability
- \* Limit Of Liability: \$1,000,000 Each Occurrence  
\$2,000,000 Aggregate
- \* Deductible: \$250 per occurrence

*Named Insured: NWOA- Woodland owner who is a member of the National Woodland Owners Association.*

- \* Owners, Landlord, & Tenant - Liability Limit to \$1,000,000 per occurrence.
- \* Special Master policy rating basis. A certificate will be issued to each landowner.
- \* **Liability** coverage for the Landowner does not provide protection for owned Timber. (Separate coverage is available for fire, lightning, wind, flood, ice and theft).  
Contact Outdoor Underwriters, Inc.

#### Application---Woodland Liability Insurance

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

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone (Home) \_\_\_\_\_ (Work) \_\_\_\_\_

Location (County) \_\_\_\_\_ Number of acres \_\_\_\_\_

Explain what the property is used for: \_\_\_\_\_

\_\_\_\_\_

Describe any past losses \_\_\_\_\_

Are locations fenced or posted?	Y	N	Any dams/spillways/bridges?	Y	N
Any leased hunting or commercial hunting?	Y	N	Any property ever used for mining?	Y	N
Any watercraft or docks?	Y	N	Any of the property leased for farming?	Y	N
Any buildings?	Y	N	Are certificates of insurance required		
Any lakes or ponds?	Y	N	for any leased or commercial hunting?	Y	N

Signature of landowner \_\_\_\_\_

#### Premium Calculation---Woodland Liability Insurance

Number of acres to be covered \_\_\_\_\_ X 28 cents per acre = \$ \_\_\_\_\_  
*(This line subject to \$150 minimum premium)*

**Client Code: NATIOWOO**

Please make check for insurance payable to **American Resources Group**.

Coverage is subject to approval by Outdoor Underwriters, Inc. Master Policy effective date is January 1, 2009 or July 1, 2009. Applications received will be effective upon approval and expired according the policy terms.



### Hunting Lease Liability Insurance

*Type of Insurance:*

- \* Comprehensive General Liability
- \* Limit Of Liability: \$1,000,000 Each Occurrence  
\$2,000,000 Aggregate
- \* Deductible: \$ -0- per occurrence

*Named Insured: NWOA - Member hunting clubs leasing land from NWOA member landowners. A separate certificate will be issued to each hunting club.*

- \* Master policy basis.
- \* Landowners would be listed as an additional insured party.

#### Application---Hunting Lease Liability Insurance

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

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone (Home) \_\_\_\_\_ (Work) \_\_\_\_\_

Location (County) \_\_\_\_\_ Number of acres \_\_\_\_\_

Leasing from more than one landowner? Please attach a separate sheet with the above information for each landowner.

Your Club Name \_\_\_\_\_

Contact's Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone (Home) \_\_\_\_\_ (Work) \_\_\_\_\_

Signature of club representative \_\_\_\_\_

#### Premium Calculation---Hunting Lease Liability Insurance

Number of acres to be covered \_\_\_\_\_ X 16 cents per acre = \$ \_\_\_\_\_ includes fire  
damage liability  
*(This line subject to \$150 minimum premium)*

Plus additional insured (landowner) X \$26 each = \$ \_\_\_\_\_

Total amount due for hunting lease liability insurance = \$ \_\_\_\_\_

**Client Code: NATIOWOO**

Please make check for insurance payable to **American Resources Group**.

Coverage is subject to approval by Outdoor Underwriters, Inc.. Master Policy effective date is January 1, 2009 or July 1, 2009. Applications received will be effective upon approval and expired according the policy terms.