

Texas Forestry Association Hunt Lease Insurance Program Frequently Asked Questions

Q. Is membership to TFA required to participate in the TFA Hunt Lease Insurance Program?

Yes. Both the hunt club and landowner must both be members of the TFA. Hunt club membership dues are \$50.00 per year and Landowner Membership dues are based on total owned forest acreage. Landowners with less than 500 acres will pay \$50.00 per year; acreage over 500 is \$50.00 per year plus .02 per acre. Visit <http://www.texasforestry.org> for more information or to become a member today.

Q. Does every member of my club have to be a member of TFA?

No. The policy is structured so that the club will receive membership to TFA. Individual club members are not required to purchase a membership.

Q. What is hunt lease liability?

The TFA Hunt Lease Liability Program provides general liability insurance for incidents arising from operations and activities of hunt clubs and its members, guests, and invitees of acreage leased to a hunt club by a lessor.

Q. What is the policy effective date and are the premiums pro-rated if the policy is purchased after the effective date?

The master policy effective date is August 1, 2007 to August 1, 2008. Coverage will not take effect until the day after the postmark on the envelope containing the application and premium payment until August 1, 2008. The rates are NOT pro-rated. If a policy is purchased mid-year, you will be required to pay the full annual premium and the premium is 100% earned meaning even if the policy is cancelled mid-term there is no refunded premium.

Q. What do I do in the event of an incident or a potential claim?

Download an incident report from Outdoor Insurance Group's website at <http://www.oigcorp.com> or write out as much detail as possible describing the occurrence, and call the Claims Department at Outdoor Insurance Group toll free 888-683-7808 ext. 508 as quickly as possible to report the claim.

Q. Will the club have to pay for legal fees associated with a liability claim?

No. The liability policy pays for legal costs to defend the club, whether the suit is groundless or fraudulent.

Q. What will the club receive as evidence of insurance?

Each club will receive a certificate of insurance and a copy of a certificate for the landowner noting the landowner's additional insured status. The hunt club will be responsible for sending the certificate to the landowner.

Q. Why does the landowner want to be named as an additional insured?

Normally the landowner requires the club to purchase a hunt lease liability policy and provide a certificate reflecting the landowner as an additional insured so that he/she will have protection if named in a suit caused by an occurrence of the hunting club.

Q. Can commercial hunting operations participate in the TFA Hunt Lease Insurance Program?

No. Commercial hunting operations are not eligible for coverage under this program. If you are a commercial outfitting & guiding company, please contact Outdoor Insurance Group at 888-683-7808 which has a separate program for commercial hunting companies.

For additional insurance information, please contact Outdoor Insurance Group toll free at 888-683-7808.

To find out the many additional benefits of the Texas Forestry Association or to become a member today, please call 936-632-9461, email tfa@texasforestry.org or visit the website <http://www.texasforestry.com>

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