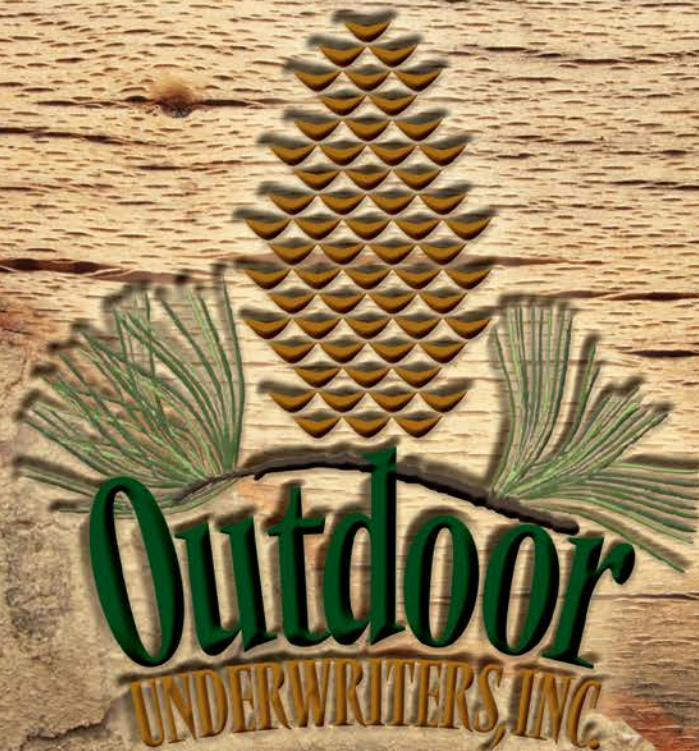


# Outdoor Underwriters, Inc.



140 Stoneridge Drive  
Suite 265  
Columbia, SC 29210

(866) 961-4101  
Follow Us    
[www.outdoorund.com](http://www.outdoorund.com)

# About us

- Allstar Financial Group, Inc. is the parent company of Outdoor Underwriters.
  - Allstar Financial group has over a dozen financial service companies in 20 offices nationwide
  - 200 professional employees offering surety, fidelity, and insurance solutions to their clients
- The staff at Outdoor Underwriters has over 80 years combined experience insuring the outdoors.
  - **CUSTOMER SERVICE** was the impetus for forming Outdoor Underwriters, Inc.
  - **QUALITY ASSURANCE** is the sole intent of the niche programs developed by Outdoor Underwriters, Inc.
  - **RISK MANAGEMENT STRATEGIES** and **POLICY WORDING** are what separate us from our competition.



# Consulting Foresters Liability

- Coverage for the increasingly technical activities of professional foresters
- Foresters Special Liability Coverage Endorsement
  - Fire damage liability for controlled or prescribed burning
  - Smoke damage liability
  - Pesticide and herbicide coverage
  - Consulting Errors and Omissions coverage
    - Forest management plans
    - Timber cruising/Timber sales
    - Wildlife management
    - Reforestation
    - Boundary lines, property inspection, mismarking of trees



# Hunt Lease Liability

- Liability coverage for landowners, hunt clubs, members and guests
- Easy application process and affordable rates
- Coverage includes:
  - Member to member coverage
  - Guest liability coverage
  - Damage to premises rented to you
  - Medical expenses
  - Premises/Operations liability
  - Cross liability
  - No exclusions for ATVs or treestands



*Alabama Forest Owners' Association, Inc.*

Advocate for the Forest Owner

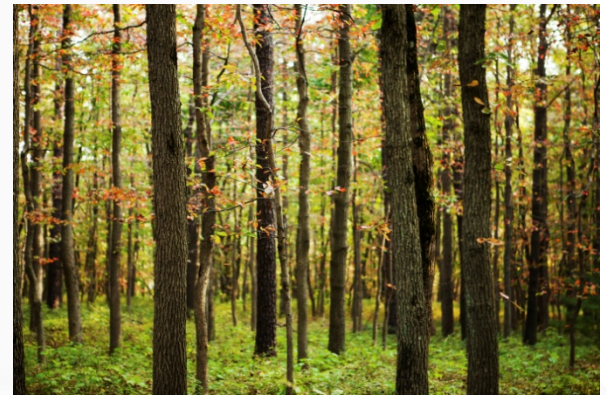
# Guides and Outfitters Liability

- Know you're protected when the unexpected comes along
  - General liability coverage – with comprehensive limits
  - Inland marine:
    - Equipment, tools, saddles & tack, guns, small boats, ATVs, snowmobiles, tractors, etc...
  - Property coverage available for:
    - Lodges, cabins, barns, etc...
  - Umbrella/Excess Limits available



# Timberland Liability

- Owners, landlords, and tenant liability
- Legal liability protection for timberland owners
  - Provides protection against:
    - Trespassers - uninvited
    - Licensee – a social guest
    - Invitees – person expressly invited on the property for a business purpose
- Special master policy rating basis
- Excess limits available if needed



*Alabama Forest Owners' Association, Inc.*

Advocate for the Forest Owner

# Standing Timber Insurance

- Protecting an investment that takes 25 years to mature, and just 25 minutes to destroy, deserves your attention. Give us 25 seconds!
- Perils to be covered:
  - Fire, Lightning, Explosion, & Aircraft
  - Wind
  - Flood
  - Fire Fighting Cost
  - Hurricane/Tornado
  - Ice
  - Strike, Riot, Civil Commotion, Malicious Damage



# Property/Equipment

- Having trouble finding coverage for your hunting cabin or barns?
  - We can go where others can't
  - Quick turnaround time on quotes
- Extremely competitive rates on all mobile equipment.





# Youth Outdoor Adventures

- We have answered the call for outdoor related non-profit groups looking for insurance coverage.
- Coverage options include:
  - Directors & Officers
  - Employment Practices Liability
  - Fiduciary Liability
  - Workplace Violence
  - Internet Liability
  - Abuse & Molestation



# Prescribed Burn Liability

- A truly unique product to protect you the landowner in the event you are wanting to conduct a prescribed burn on your property.
- We can list you or the certified burn manager as the named insured on the policy.
- Policies are issued for 30 days.
- \$500,000 limit of liability



# Recreational Permit Policies

- Are you a landowner and issue recreational permits for access to your land?
  - If so, we have an inexpensive and comprehensive policy to meet your needs.

General liability coverage offered for a host of recreational activities.

Hiking  
Hunting  
Fishing  
Camping  
Walking trails  
And more...



# Limited Fire Damage Coverage

- Master policy rating basis: Evidence of Property
- Peril insured against: Fire
- Co-insurance does not apply – per acre limit has been established to avoid the need for a timber cruise
- Higher limits available with underwriting review
- Must have an active membership with AFOA to qualify
- Valuation basis:
  - Prior to saleable value: cost of preparing the land, planting, and maintenance costs for tree seedlings. 7% per annum interest based on costs incurred
  - Trees with saleable value: market value at time of loss; less any savings in harvesting costs, less any salvage

# Limited Fire Damage Coverage

- Exclusions examples: any property other than standing timber, standing timber not located in the policy territory, caused directly or indirectly as a result of the burning of slash, caused directly or indirectly as a result of a prescribed burn (unless in accordance with any and all applicable Federal, State, County, Municipal rules, guidelines, statues, or instructions).



# Contact information

- Ben Lancaster, Program Manager
  - [blancaster@outdoorund.com](mailto:blancaster@outdoorund.com)
  - (866) 961-4101
  - Outdoorund.com

