



# Timberland Liability Insurance

## 2026-2027 Application for members of the Alabama Forest Owners' Association



Affordable Protection from Liabilities Related to Timberland Ownership.

**Coverage includes:**

- Commercial General Liability Coverage
- \$1,000,000 per Occurrence / \$2,000,000 Aggregate
- Deductible: \$250.00 per Occurrence
- Special Rating Basis for Small Timberland Owners
- Coverage does not apply for commercial development property and/or residential property

Designed for the small forest landowner, the policy is provided through Outdoor Underwriters. The one-year group policy becomes effective May 1, 2026, and will remain in effect to May 1, 2027. Coverage begins on or after May 1, 2026, based on date of receipt of correctly completed application and full payment.

**Step 1.: Application must be filled out completely in order to be processed.**

Landowner \_\_\_\_\_

Landowner Representative \_\_\_\_\_

Mailing Address \_\_\_\_\_

City, State & Zip Code \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

Email \_\_\_\_\_ Current Member Code \_\_\_\_\_ **\*REQUIRED**

*\*The Current Member Code is provided upon joining AFOA or is located on page 8 of your newsletter.*

Location and Number of Acres (Give legal description - Include county/parish names) \_\_\_\_\_

What is land used for? \_\_\_\_\_

Losses in Past Five Years \_\_\_\_\_

Other Entities To Be Insured \_\_\_\_\_

Are locations fenced or posted?	Y	N	Any leased hunting or commercial hunting?	Y	N
Any property leased for farming?	Y	N	Any buildings?	Y	N
Any lakes or ponds?	Y	N	Any watercraft or docks?	Y	N
Any dams/spillways/bridges?	Y	N	Any active mining on this property?	Y	N
Any property containing gas, oil wells or transfer stations?	Y	N	Any certificates of insurance required for any leased or commercial hunting?	Y	N

**This coverage is not intended to fully cover oil/gas exploration, mining or other subsurface exploration or operations.**

Signature of Landowner \_\_\_\_\_ Applications are subject to approval by Outdoor Underwriters.

**Step 2.: Calculation of Fees** (No fractional acres)

Processing Fee:	\$50.50
Acres Fee (35 cents/acre x _____ acres):	+\$ _____.
Total Annual Insurance Fees:	\$ _____.

**Membership:** A landowner must be a member of the Alabama Forest Owners' Association (AFOA) to use the timberland liability insurance.

**Not a Member?** Fill out the AFOA membership application below. Send the membership application to AFOA with payment. Or join AFOA immediately here: [afoa.org/membership](http://afoa.org/membership) and receive your Current Member Code upon payment.

**Step 3.: Mail Application with Payment to:**

Outdoor Underwriters  
7701 Airport Center Drive, Suite 1800  
Greensboro, NC 27409

**Do You Feel the Need for Speed?**  
**Apply & Pay Online!**  
[afoa.org/timberlandins](http://afoa.org/timberlandins)



**All questions related to insurance coverage** should be directed to Outdoor Underwriters at (866) 961-4101 or [otis@outdoorund.com](mailto:otis@outdoorund.com)

Questions about Membership? Contact AFOA at (205) 624-2225 or [membership@afoa.org](mailto:membership@afoa.org)

**NOT AN AFOA MEMBER? USE THIS FORM TO APPLY FOR MEMBERSHIP**

(Mr.)(Mrs.)(Ms.)

Name of Landowner (person, family, partnership, corporation, etc.)\*

(Mr.)(Mrs.)(Ms.)

Name of Person Representing Landowner (optional)\*

Mailing Address

City State Zip Code

Telephone: Home Telephone: Office

Email Address

Counties Where Land Is Located — Please List.

**MEMBERSHIP FEES:** (First Class & Sustaining Members will receive *Capital Ideas* about a week sooner than Regular Member)

**1 YEAR:** [ ] Regular Member - \$20

[ ] First Class Member - \$32

[ ] Sustaining Member - \$200

**2 YEAR:** [ ] Regular Member - \$39

[ ] First Class Member - \$63

[ ] Sustaining Member - \$400

**3 YEAR:** [ ] Regular Member - \$58

[ ] First Class Member - \$94

[ ] Sustaining Member - \$600

**SEND APPLICATION & PAYMENT (Check or Money Order) TO: AFOA, Inc., P.O. Box 361434, Birmingham, AL 35236**

**MEMBER SERVICE REQUESTS**

[ ] I own 40 or more acres of Alabama forestland and would like, at no cost to me, an initial consultation with a member of the Association of Consulting Foresters.

[ ] I am enclosing \$17 each for **TIMBER BUYER LISTS** for the following counties:

[ ] Guidelines for Hunting Lease Agreement.

[ ] Model for a Timber Sale Contract.

[ ] [Application for Hunting Lease Liability Insurance Coverage](#)

[ ] [Application for Timberland Liability Insurance Coverage](#)

Order Posted Signs, AFOA T-Shirts and Caps at: [www.afoa.org/merchandise](http://www.afoa.org/merchandise)

All items above are for AFOA members only.

**Join Online!**

Go to our website at [afoa.org/membership](http://afoa.org/membership)

Use this QR Code instead with your smartphone or tablet.



## Timberland Liability Insurance Specifications

**Liability:** the state of being legally obligated or responsible.

The litigious nature of society has increased the timberland owner's concern with the inherent liability attached to ownership of property. Common law principles provide the legal parameters for the rights and duties of landowners. Under common law a landowner has a duty to invitees, licensees, and to a lesser degree, trespassers, on their property. Simplified, a landowner has a duty to inspect the property, remove hidden dangers, keep the property in reasonably safe condition, and take precautions to protect a user from foreseeable danger.

Several recent court cases have given some indication of a broadening of the scope of these parameters. An Illinois high court recently ruled that a landowner can be held negligent for a trespasser's injuries "caused by a condition" if the landowner could have reasonably anticipated the trespasser's presence. The U.S. Supreme Court refused to review the case thus, creating another exception to the limited liability landowners have for injury to trespassers.

In response to these developments, Outdoor Underwriters, LLC has developed a timberland liability insurance program that provides **legal liability** coverage for timberland owners. This coverage is designed to provide general liability protection to landowners. The insurance agreement used to provide coverage states "pay on behalf of the insured all sums which the insured shall become **legally obligated** to pay as damages because of bodily injury or property damage caused by an occurrence arising out of ownership or use of the designated timberland." The legal obligation clause is a broad insurance statement that provides **protection to landowners that may be held legally obligated or responsible for a negligent act**. As a liability policy, coverages are intended for third-party claims against timberland owners.

Coverages within this program are shaped by the exclusions presented in the policy. All liability insurance policies provide these exclusions that define the liability coverages. Some examples of these exclusions are bodily injury or property damage arising out of use of any automobile, or aircraft; bodily injury or property damage arising out of discharge of smoke, vapors, soot, or pollutants; any obligation for which the insured may be held liable under workers' compensation; property in the care, custody, or control of the insured; assault and battery; hunting leases or commercial hunting; and damage by fire.

**Type of Insurance:** Commercial General Liability Insurance

**Limit of Liability:** \$1,000,000 per occurrence (bodily injury and property damage)/  
\$2,000,000 aggregate per landowner

**Deductible:** \$250.00 per occurrence

**Coverages Included:** Owners, landlords, and tenants liability coverage for vacant timberland.  
Liability coverage from ownership and use of vacant timberland.

**Occurrence Form:** ISO - 2013 Occurrence Form

**Insurance Company:** Offered by Outdoor Underwriters, LLC

(All coverages are subject to the terms, conditions, or exclusions presented in the policy.)