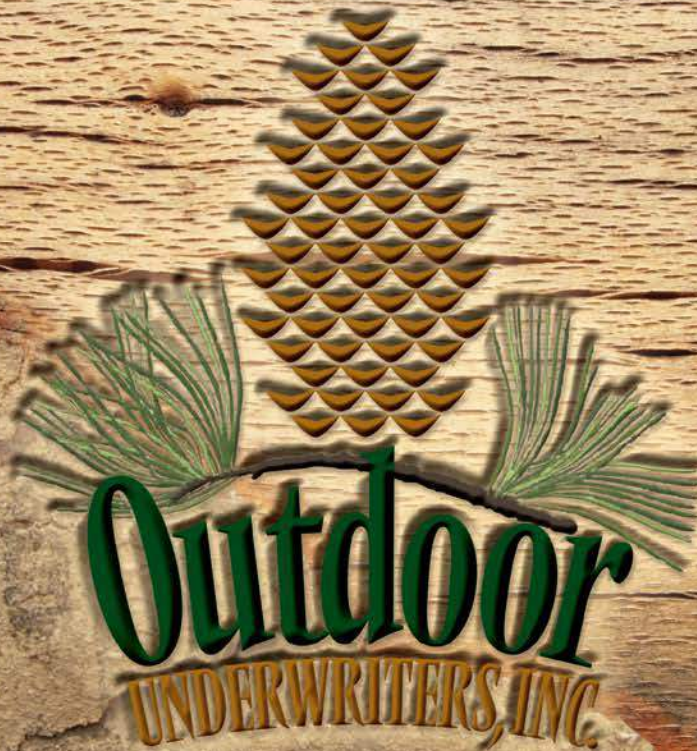


Outdoor Underwriters, Inc.



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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



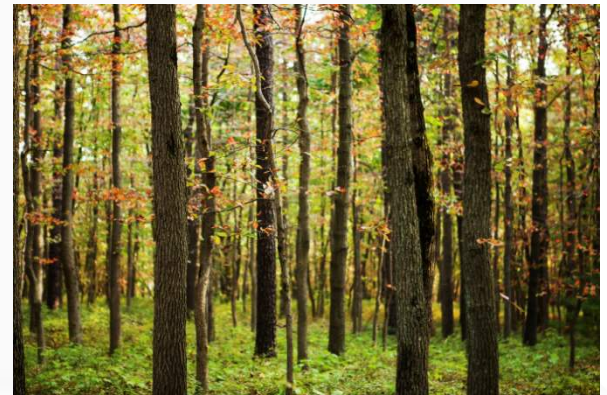
Timberland Liability

- 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



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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, statutes, or instructions).



Contact information

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