

**OUTDOORSINSURANCE.COM INC.**  
**OIC HUNT LEASE APPLICATION- Aug. 1, 2011**

**Mail Application & Make Payment to:**

OIC Hunt Club Insurance, Inc.  
PO Box 6336, Wheeling WV 26003

Phone: 866-695-9040  
Email: [tim@outdoorsinsurance.com](mailto:tim@outdoorsinsurance.com)

**CLUB INFORMATION**

Club Name: \_\_\_\_\_ Club Representative: \_\_\_\_\_

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

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

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

Daytime Phone# ( ) \_\_\_\_\_ **Total # Acres Leased:** \_\_\_\_\_

**LANDOWNER INFORMATION:**

*If you have more than one landowner, use additional copies of this form or plain paper.*

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

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

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

**Land Location:** County \_\_\_\_\_, City \_\_\_\_\_, State \_\_\_\_\_

Number of Acres: \_\_\_\_\_ Phone Number: ( ) \_\_\_\_\_

**HUNTING CLUB REPRESENTATIVE SIGNATURE REQUIRED.** I do hereby certify that the information listed above is correct and complete.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**PREMIUM CALCULATION (No charge for Landowners):**

Minimum Premium, for up to 2,450 Acres \$ 245.00

Over 2,450 acres; Multiply Additional Acres \_\_\_\_\_ X \$0.10 and add to total \$ \_\_\_\_\_

TOTAL PREMIUM REMITTENCE = \$ \_\_\_\_\_

When the completed form and payment have been received and processed, a copy of the insurance certificate will be provided to you for each landowner. All certificates will be e-mailed or mailed, if no email address is provided. ***Incomplete applications will hold up the process.***

**This is a Master Policy. The Master Policy has an effective date of Aug. 1, 2011 to Aug. 1 2012.**

- If mailed after Aug. 1, 2011, the effective date of your policy will be the day after the postmark date on the envelope containing your application and premium payment, until August 1, 2012.
- Premiums can be prorated if you apply after January 1, 2012
- Premiums are 100% earned and there is no refund of premium if the policy is cancelled mid-term.
- Owned land is not eligible in the OIC Program. If you own land please call; 866-695-9040

# **OUTDOORSINSURANCE.COM, INC.**

## **HUNTING CLUB LIABILITY INSURANCE**

**This is a Master Policy**

The OIC Hunt Club Insurance policy has an effective date of August 1, 2011 to August 1, 2012. The effective date of your policy will be August 1, 2011 or the day after the postmark on the envelope containing your application and premium payment, if received after August 1, 2011, until August 1, 2012.

Lower premiums are offered if you apply after January 1, 2012. Premiums are 100% earned and there is no refund of premium if the policy is cancelled mid-term.

### **THERE ARE REASONS TO PURCHASE HUNTING CLUB LIABILITY INSURANCE?**

Whether you are a member of a hunting club or a landowner leasing to a hunt club, liability insurance is essential. This is because both parties assume a degree of legal risk. Landowners have a duty to guests, those paying to hunt (leaseholders or clients) and, to a lesser degree, trespassers. Hunters need liability insurance to protect themselves, other members of their hunting group, and even guests against acts for which they could be held legally responsible. It is simply not worth the risk of your personal assets or financial security for an unfortunate accident or acts of others on the property you hunt.

The OIC Hunt Club Insurance Policy is designed to cover the clubs and its' members for liability resulting from bodily injury or property damage to third parties, for which the club or member is legally liable, subject to policy exclusions.

- Named Insured's: The scheduled participants of the OIC Hunt Club Insurance Program
- Additional Insured's: Scheduled landowner(s) who leases land to hunt club(s)
- Liability limits:
  - ❖ \$1 Million per Occurrence / \$2 Million General Aggregate
  - ❖ \$1,000 Medical Payments
  - ❖ \$100,000 Damage to Premise Rented to You
  - ❖ No Deductibles
- Club Members are shown by endorsement as Additional Insured's
- Coverage is provided for cross member liability
- The use of ATV's and tree stands is included under the policy
- Defense Cost in Addition to the Limit of Liability

## **FAQ**

**What period does the policy cover and is premium preredated?**

The policy runs from August 1 to August 1 each year. Rates will be prorated if you purchase a policy in midyear.

**Does a hunt club have to be a formal entity including bylaws?**

No, any group of hunters can purchase coverage, but a hunting club name must be provided to identify who is included in coverage.

**Does the landowner have to be named as an additional insured on the policy?**

Yes, they need to be named. Most landowners require the hunting club to endorse them on the policy as an additional insured, to provide protection against legal actions resulting from activities of the club. For multiple landowners, each landowner would have to be named as an additional insured. If the land is owned by a company, family trust, or other legal entity it would need to be endorsed as additional insured.

**What are some exclusions of the policy?**

Some examples of exclusions include; bodily injury or property damage arising from the use of vehicles, aircraft, pollution, worker's compensation, assault and battery, intentional or expected acts and commercial hunting operations.

**Can some commercial hunting operation or owned land used for hunting be insured?**

Lands that are subleased or used for any commercial hunting activities are not eligible for coverage in the program. Separate liability coverage can be purchased by completing the appropriate application. Call for further information; 866-695-9040.

**The insurance application must be fully completed and all questions must be answered.**

**For assistance, please call [Outdoorsinsurance.com](http://Outdoorsinsurance.com) Inc. toll free at 866-695-9040.**

All conditions of coverage, terms and limitations are defined and provided for in the policy. This material is for information purposes only and is not intended to be a representation of coverage.

[www.outdoorsinsurance.com](http://www.outdoorsinsurance.com)

301 Kruger St, PO Box 6336, Wheeling, WV 26003 \* 866-695-9040