



# ARE YOU COVERED?

Hunting Land Liability Insurance  
2016-2017



**Don't risk your personal assets or your family's financial security.  
For as little as a few cents per acre, landowners or hunters can receive:**

- \$1 million per occurrence general liability coverage
- \$100,000 fire legal liability coverage
- Member-to-member coverage
- Guest liability coverage
- No deductible on general liability
- No hidden exclusions for claims involving firearms, tree stands, ATVs, limited watercraft, and more
- Policies underwritten by Outdoor Underwriters, Inc.

*The Quality Deer Management Association offers the most comprehensive and affordable liability insurance coverage available.*

Download Full Brochure and Application at [QDMA.com](http://QDMA.com) or call **800.209.DEER**  
Or Complete the Online Application and pay by credit card at <http://qdma.outdoorund.com>

# Why You Should Have Hunting Land Liability Insurance

Whether you are a landowner, or a hunter who leases land or is a member of a hunting club, hunting land liability insurance is essential because both parties assume some legal risk while on a property. Landowners have a duty to guests and those paying to hunt (leaseholders). 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 risking your personal assets or your family's financial security for unfortunate accidents or acts of others on the property you hunt.

## BENEFITS OF THE QDMA POLICY:

**COVERAGE:** It includes the broadest coverage available, including member-to-member coverage, guest coverage, and coverage for many higher-risk activities involving treestands, ATVs and firearms. Many other policies contain hidden exclusions for these activities.

**VALUE:** It provides the most comprehensive coverage at the lowest possible price to ensure maximum value.

**MEMBERSHIP:** It includes a complimentary QDMA membership (\$35 value) for the primary policy holder and any additionally insured landowners. Some programs require membership fees in addition to policy fees or require all members of a hunting club to join a given organization to receive coverage.

**STRENGTH:** This program is underwritten by Lloyds of London, one of the world's oldest and most respected insurance companies. All claims are handled in the U.S. through Outdoor Underwriters, Inc. – a team with more than 20 years of experience with hunting land liability insurance.

**SERVICE:** QDMA, in partnership with Outdoor Underwriters, Inc., is dedicated to providing the best customer service in the industry.

## TOTAL ACREAGE RATES

Less than 250.....	\$210
250-499.....	\$220
500-749.....	\$235
750-999.....	\$252
1,000-1,249.....	\$267
1,250-1,499.....	\$285
1,500-1,749.....	\$300
1,750-1,999.....	\$315
2,000-3,499.....	16¢/acre
3,500-4,999.....	15¢/acre
5,000+.....	14¢/acre

Effective for all 2016-2017 policies.

## FAQ

### • **What period does the policy cover and are premiums prorated?**

The policy runs from August 1 to August 1 each year. Rates are not prorated if you purchase a policy mid-year.

### • **Does a hunt club have to be a formal entity with bylaws, membership fees, etc.?**

No, any group of hunters can participate, but a group name must be provided to identify who is included in coverage. We recommend, however, that you keep a written record of authorized hunters for your property. The group must have a written lease with each landowner.

### • **Can landowners take out the policy by themselves if they don't lease the land for hunting but allow friends and family members to hunt?**

Yes, but they must prepare a short written document outlining who can hunt and participate in other related activities.

### • **Does every member of my hunting group have to be a member of QDMA?**

No, a QDMA membership is provided to the group member named on the policy and to additionally insured landowners, but individual members are not required to be QDMA members.

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

No, but most landowners require their hunt group to list them on the policy as an additional insured to provide them protection against legal actions resulting from the activities of their hunters. In the case of multiple landowners, every landowner would have to be named as additional insureds. If the land is owned by a company, family trust, or similar entity, only the legal entity would need to be additionally 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.

### • **Are commercial hunting operations, guide services, outfitters or subleased properties eligible for this program?**

No, commercial hunting operations, guide services, outfitters or subleased properties are not eligible.

### • **Explain fire legal liability.**

An example of a situation that would be covered is a campfire that gets out of control and burns valuable timber. This coverage does not cover structures such as hunting cabins and houses.

# LIABILITY INSURANCE APPLICATION 2016-2017



**INFORMATION: ALL FIELDS REQUIRED.**

This is a:  New Policy  Renewal Policy

Your Club Name \_\_\_\_\_ Representative Name \_\_\_\_\_

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

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

Daytime Phone Number ( ) \_\_\_\_\_ Total # of Acres \_\_\_\_\_

E-mail (to get your certificate faster) \_\_\_\_\_ Fax \_\_\_\_\_

Would you like to receive a confirmation by email or fax?  yes  no

Would you like to receive emails about QDMA events, information and promotions?  yes  no

**IF YOU HAVE MORE THAN ONE LANDOWNER, USE ADDITIONAL COPIES OF THIS FORM OR OTHER PAPER.**

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

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

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

Land Location (County, City, State) \_\_\_\_\_

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

E-mail (to get your certificate faster) \_\_\_\_\_ Fax \_\_\_\_\_

Do you want to cover this landowner as an Additional Insured for \$47?  yes  no

**ATTENTION:** You MUST read the statements below, and sign in acknowledgement.

Submitting an unsigned form will delay your receipt of insurance coverage.

This policy CANNOT be submitted or renewed via telephone.

- QDMA memberships are included for the hunt club representative and each additional insured landowner.
- Coverage does not apply to commercial hunting operations including for-profit guided and/or fee hunting.

**Please allow 3 to 4 weeks for delivery of certificates.**

- Copies of the insurance certificates will be provided to you and each landowner.
- COVERAGE CANNOT BE CONFIRMED VIA TELEPHONE.
- If you provide an email address or fax number we will provide you with a confirmation of processing (PLEASE ALLOW 5 BUSINESS DAYS.) This will be a receipt of payment and not a legal proof of insurance. Your certificates are your legal proof of insurance.

**The effective date of this policy is August 1, 2016 thru August 1, 2017.**

- If payment is received after August 1, 2016, your coverage begins the date your payment is received in our office. If you fax your application and payment, the next business day is your effective date.
- Premiums are not prorated if you apply after August 1, 2016.
- Premiums are 100% earned on the date of purchase.
- NO REFUNDS WILL BE ISSUED IF THE POLICY IS CANCELLED MID-TERM.
- The club must have a written lease with each landowner.

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3,500-4,999 .....	15¢/acre
5,000+ .....	14¢/acre

Effective for all 2016-2017 policies.

*Please allow 5 business days for processing. Applications are processed in the order in which they arrive in our office.*

*Confirmations may require additional time between 8/1-10/1 due to volume.*

I, \_\_\_\_\_, have read the above statements, and my signature below represents my understanding of the guidelines set forth by this Hunting Land Liability Policy.

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

Total Acres \_\_\_\_\_

Enter Rate from Chart = \$ \_\_\_\_\_

Total # of Insured Landowners \_\_\_\_\_ x \$47 = \$ \_\_\_\_\_

Total Premium Cost = \$ \_\_\_\_\_

Payment Info:  VISA  MC  AMEX

CHECK # \_\_\_\_\_

CARD# \_\_\_\_\_

EXP. DATE: \_\_\_\_/\_\_\_\_/\_\_\_\_

NAME ON CARD \_\_\_\_\_

**Purchase Options:** MAIL APPLICATION WITH PAYMENT TO: QDMA, P.O. Box 160, Bogart, GA 30622

OR FAX WITH CREDIT CARD PAYMENT TO: 706.353.0223

OR COMPLETE THE ONLINE APPLICATION AND PAY BY CREDIT CARD: <http://qdma.outdoorund.com>

# QDMA Membership

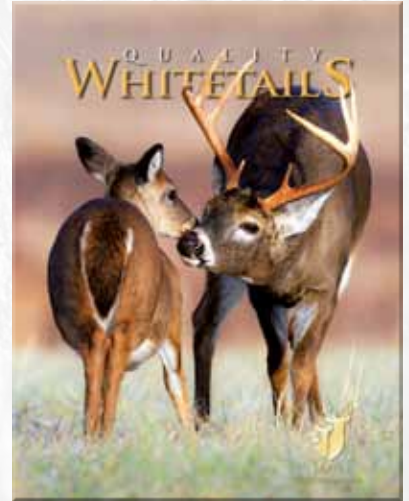
With your policy, the hunting group representative and any additional insured landowners will receive a **1-Year QDMA Membership**. Those who recruit additional members get instant rewards for the hunt club! Call 800-209-DEER for more information.

## ABOUT QDMA

Founded in 1988, the Quality Deer Management Association is a national, nonprofit wildlife conservation organization *dedicated to ethical hunting, sound deer management and preservation of the deer-hunting heritage*. QDMA helps hunters improve the quality of their deer herds and hunting experiences through proven management strategies. With more than 60,000 members in all 50 states and several foreign countries, QDMA is the most respected and influential whitetail organization in North America.

## Quality Whitetails Magazine

You receive a one-year subscription to QDMA's acclaimed deer management journal, *Quality Whitetails*. Each issue is packed with cutting-edge information on deer herd and deer habitat management techniques to produce better deer and better deer hunting.




**QDMA's  
bi-monthly journal,  
Quality Whitetails**




**Information and Application  
Liability Insurance  
2016-2017 Hunting Land**

**800.209.DEER • QDMA.COM**

Nonprofit Org  
U.S. Postage  
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Athens, GA  
Permit No. 1

  
Quality Deer Management Association  
P.O. Box 160  
Bogart, GA 30622

  
OUTDOOR SPORTS, INC.