

Hunting Land Liability Insurance

The National Deer Association offers the most comprehensive and affordable liability insurance coverage available.

2024-2025

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

Are **YOU** Covered?



Protect your family and your assets today!

→ Download Full Brochure and Application at DeerAssociation.com
or call **800.209.DEER**

→ Or Complete the Online Application and pay by credit card at
NDA.outdoorunderwriters.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 NDA 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 NDA Premium Membership (\$49 value) for the primary policy holder and any additional 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 one of the world's oldest and most respected insurance companies. All claims are handled in the U.S. through Outdoor Underwriters – a team with more than 20 years of experience with hunting land liability insurance.
- **SERVICE:** NDA, in partnership with Outdoor Underwriters is dedicated to providing the best customer service in the industry.

TOTAL ACREAGE	RATES
Less than 250	\$254
251-499	\$265
500-749	\$280
750-999.....	\$300
1,000-1,249.....	\$319
1,250-1,499	\$324
1,500-1,749	\$366
1,750-1,999.....	\$389
2,000-4,999	\$0.19/acre
5,000+.....	\$0.18/acre
Additional Insured.....	\$57

Effective for all 2024-2025 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 NDA?**
No, a NDA premium membership is provided to the group member named on the policy and additional insured landowners, but individual members are not required to be NDA 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 named as the 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.
- **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.

Policy
underwritten
by



LIABILITY INSURANCE APPLICATION 2024-2025



INFORMATION: ALL FIELDS REQUIRED. This is a: New Policy Renewal Policy

Your Club Name _____

_____ # of Club Members

Representative Name _____

Mailing Address _____

City _____ State _____ Zip _____

Daytime Phone Number (_____) _____ Total # of Acres _____

E-mail (to get your certificate faster) _____

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

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

IF YOU HAVE MORE THAN ONE LANDOWNER, USE ADDITIONAL COPIES OF THIS FORM OR ATTACH ADDITIONAL 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) _____

Do you want to cover this landowner as an Additional Insured for \$57? 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.

- A NDA Premium membership is 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 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, 2024 thru August 1, 2025.

- If payment is received after August 1, 2024, 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, 2024.
- 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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Effective for all 2024-2025 policies.	

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: _____

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

Total Acres _____

Enter Rate from Chart = \$ _____

Total # of Insured Landowners _____ x \$57 = \$ _____

Total Premium Cost = \$ _____

Payment Info: VISA MC AMEX CHECK # _____

CARD# _____

EXP. DATE: ____/____/____

NAME ON CARD _____

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3 PURCHASE OPTIONS

- **MAIL** APPLICATION WITH PAYMENT TO:
NDA, P.O. BOX 162305, ATLANTA, GA 30321-2305
- OR **FAX** WITH CREDIT CARD PAYMENT TO: **706.353.0223**
- OR COMPLETE THE **ONLINE APPLICATION** AND PAY BY CREDIT CARD:
HTTP://NDA.OUTDOORUND.COM



NDA MEMBERSHIP

With your policy, the hunting group representative and any additional insured landowners will receive an **NDA Premium Membership**. Call 800-209-DEER for more information.

ABOUT NDA

The National Deer Association is the leading non-profit deer conservation organization with a mission to ensure the future of wild deer, wildlife habitat and hunting. For nearly, 40 years the organization has worked for the benefit of North America's most recognizable and economically significant game animal. To learn more, visit DeerAssociation.com follow @deerassociation on Instagram, Twitter, Facebook, YouTube and TikTok.

NDA Premium Membership

An NDA Premium membership (\$49 value) includes a weekly NDA e-newsletter, local action alerts regarding deer policy and regulations in your state, NDA decal, NDA hat, savings on NDA merchandise, special rates on NDA courses, discounts on gear from NDA corporate sponsors, a digital copy of the NDA Annual Report and Deer Report, eligibility for regular prize drawings, access to discounted seed from our Conservation Seed Program, and exclusive invitations to NDA premium live events, webinars and more.

NDA PREMIUM MEMBER

~~\$49~~ annually All of the benefits of an NDA Basic Member, plus:

- ◆ Special rates on NDA Deer Steward courses
- ◆ Discounts on gear from NDA corporate sponsors
- ◆ NDA Hat*, decal* plus savings on NDA merchandise
- ◆ Automatically eligible for regular NDA member prize drawing
- ◆ Exclusive invitations to NDA Premium live events, webinars and more

\$35 for a limited time!

*Available to new members only. Substitutions may apply.