



NATIONAL DEER ASSOCIATION

P.O. Box 162305 · Atlanta, Georgia 30321 · phone: 1-800-209-3337 · DEERASSOCIATION.com

REQUEST FOR PROPOSAL: HUNTING LAND LIABILITY INSURANCE

1. PROJECT OVERVIEW & TIMELINE

National Deer Association is seeking proposals from qualified insurance brokers and carriers to provide a comprehensive commercial general liability program.

RFP release Date: February 6, 2026

Deadline for Questions: All questions must be received by 5:00 PM EST on February 20, 2026.

- Questions must be submitted via email to April Robertson at april@deerassociation.com with the subject line: RFP: Hunting Land Liability Insurance.
- Answers to all vendor questions will be posted as an addendum to the NDA's website under Hunting Land Liability Insurance on or before February 24, 2026.
- Only answers provided in written addenda are official. No phone inquiries.

Proposal Due Date: March 6, 2026

Award Notification: March 12, 2026

Effective Date of Coverage Term: August 1, 2026, to August 1, 2027

2. ABOUT US

The National Deer Association (NDA) is North America's leading non-profit wild deer conservation organization with a mission to ensure the future of wild deer, wildlife habitat and hunting. For nearly 40 years, the organization has changed deer management for the betterment of hunting wildlife conservation while protecting North America's most admired and hunted game species. NDA has been successfully selling hunt insurance for over 20 years.



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3. OPERATIONAL EXPOSURE (THE UNDERWRITING PACKET)

Total Acreage: 3.1 million acres

Activities: deer hunting, bird hunting, fishing, ATV use, lodging, firearms training, etc.

Allowed Weapons: Rifles, Shotguns, Bows, and Muzzleloaders

Participants:

- Number of Landowners: 8,007
- Additional Insured: 5,865
- Number of Hunt Clubs: 4,360

Payment Acceptance: All payments from policy holders will be received by NDA and payment issued to broker when due.

4. SCOPE OF COVERAGE & LIMITS

Proposals must meet or exceed the following minimum specifications:

General Liability: \$1,000,000 Per Occurrence / \$2,000,000 General Aggregate.

Mandatory Clauses:

- Member-to-Member Liability (Essential for clubs)
- No Deductible
- Guest Liability
- Landowners can be added as Additional Insured
- Liability coverage for tree stands, firearms, ATV, and other equipment used for hunting or hunting-related activities (i.e. food plots)



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Exclusions:

- 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 excluded.
- Hunting operations, guide services, outfitters, or subleased properties are excluded.
- Structures such as hunting cabins and houses are excluded.

5. RISK MANAGEMENT REQUIREMENTS

Loss History: A copy of the Loss Runs for the past five (5) years is included as Exhibit A.

Safety Documentation: A copy of the NDA Hunter & Volunteer Waiver is included as Exhibit B.

6. KEY DELIVERABLES REQUIRED

A.M. Best Rating: Proposed carrier must maintain a rating of A- or better.

Experience: Provide three (3) references for current hunting or outdoor recreation clients.

Industry Experience: Describe the firm's experience with outdoor recreation or hunting risks.

Service Standards: Outline your claims notification procedures, average claim processing times, and operating hours of customer service. Please include what processing system is used and whether NDA will have access to that system.

Pricing Strategy: Outline your proposed fee structure or commission.



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7. EVALUATION CRITERIA

Proposals will be scored as follows:

- **30%:** Pricing and premium stability.
- **40%:** Quality of coverage (broadness of forms, lack of exclusions).
- **20%:** Broker/Carrier experience in the hunting industry.
- **10%:** Claims handling speed and risk control services.

Disclaimer: Information and scoring in this report are for informational purposes only and may not be used as the sole determining factor. NDA reserves the right to contact a firm between March 6 – 12 for further information. Please make sure you have availability during this period.

SUBMISSION INSTRUCTIONS

Please submit one (1) electronic copy in PDF format to:

April Robertson, Chief Financial Officer

april@deerassociation.com

| | | | |
|-----------------|----------------------------------|------------------|-----------------------|
| Insured: | National Deer Association | EXHIBIT A | Claims History |
| | | | Report Date |
| | | | 2/6/2026 |

Agency: Outdoor Underwriters **Carrier:** Lloyds of London
 140 Stoneridge Drive, Suite 260
 Columbia, SC 29210

| Claim Number | Claimant Name | Date of Loss | State | Description of Loss | Status | Paid to Date Bodily Injury | Paid To Date Expenses | Reserve | Total |
|------------------------------------|---------------|--------------|-------|---|--------|----------------------------|-----------------------|---------------------|---------------------|
| 25/26 Claims Summary: | | | | | | | | | |
| TP251353 | Brian Martin | 8/29/2025 | VA | Ladder collapsed resulting in Brian falling off and breaking ankle. | Open | \$ 13,760.81 | \$ 1,528.49 | \$ 43,460.70 | \$ 58,750.00 |
| Total for 25/26 Policy Term | | | | | | \$ 13,760.81 | \$ 1,528.49 | \$ 43,460.70 | \$ 58,750.00 |

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|------------------------------------|-------------------------------------|-----------|----|--|--------|-------------|--------------------|-------------|--------------------|
| 24/25 Claims Summary: | | | | | | | | | |
| TP241834 | Joe Ledwick | 9/26/2024 | GA | Damage to the club house on the property from the Hurricane on 9/26/2024 | Closed | \$ - | \$ 1,843.41 | \$ - | \$ 1,843.41 |
| TP241894 | GJA Investments LLC - Glenda Ammons | 9/13/2024 | | Buildings on property burned, stolen utility trailer and generator | Closed | \$ - | \$ 2,355.13 | \$ - | \$ 2,355.13 |
| Total for 24/25 Policy Term | | | | | | \$ - | \$ 4,198.54 | \$ - | \$ 4,198.54 |

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|------------------------------------|--------------|-----------|----|--|------|-------------|---------------------|----------------------|----------------------|
| 23/24 Claims Summary: | | | | | | | | | |
| TP240369 | Mike Carroll | 4/28/2024 | SC | Both claimant and Mr. Oliver was attacked by a bull sustaining injuries from the incident. | Open | \$ - | \$ 64,450.80 | \$ 315,549.47 | \$ 380,000.27 |
| Total for 23/24 Policy Term | | | | | | \$ - | \$ 64,450.80 | \$ 315,549.47 | \$ 380,000.27 |

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|------------------------------------|-------------|------------|----|-------------------------|--------|-------------|------------------|-------------|------------------|
| 22/23 Claims Summary: | | | | | | | | | |
| 4201206 | Miles Wells | 12/21/2022 | GA | Claimant Fell of ladder | Closed | \$ - | \$ 972.00 | \$ - | \$ 972.00 |
| Total for 22/23 Policy Term | | | | | | \$ - | \$ 972.00 | \$ - | \$ 972.00 |

| | | | | | | | | | |
|------------------------------------|-------------------|------------|----|--|---------|------------------------|---------------------|---------------------|------------------------|
| 21/22 Claims Summary: | | | | | | | | | |
| 4195613 | Brooks Keller | 1/14/2022 | GA | clmnt shot with ricochet pellets from other hunters gun | Closed | \$ 1,000,000.00 | \$ 11,905.37 | \$ - | \$ 1,011,905.37 |
| 4196210 | Keller Brooks | 1/14/2022 | GA | coverage file for 4195613- clmnt shot with ricochet pellets from other hunters gun | Closed | \$ - | \$ 21,037.00 | \$ - | \$ 21,037.00 |
| 4197809 | Keller Brooks | 1/14/2022 | GA | coverage file - clmnt shot with ricochet pellets from other hunters gun | Closed | \$ - | \$ 122.60 | \$ - | \$ 122.60 |
| 4199686 | MillerHendrick Jr | 11/26/2021 | LA | clmnt fell climbing ladder to tree stand | Closed | \$ 1,000.00 | \$ 2,759.54 | \$ - | \$ 3,759.54 |
| 4201417 | A. Liscia Brooks | 5/2/2022 | SC | tree fell onto clmnts vehicle - fatality | Re-open | \$ 12,008.00 | \$ 8,272.36 | \$ 38,058.10 | \$ 58,338.46 |
| Total for 21/22 Policy Term | | | | | | \$ 1,013,008.00 | \$ 44,096.87 | \$ 38,058.10 | \$ 1,095,162.97 |



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EXHIBIT B

HUNTER LIABILITY WAIVER + MEDIA RELEASE

I understand that there are risks and dangers inherent in participating in hunting and/or wildlife activities. I also understand that to be allowed to participate, I must give up my rights to hold liable to the National Deer Association and all cooperating hosts, sponsors and landowners who accommodate the Share Your Hunt event for any injury or damage which I may suffer while participating in the event. Knowing this, and in consideration of being permitted to participate, I hereby voluntarily release the National Deer Association and its' Branches, volunteers, cooperating hosts, sponsors and landowners from any liability resulting from or arising out of my participation in the hunt.

I understand and agree that this release will have the effect of releasing, discharging, waiving, and forever relinquishing all actions or causes of action that I may have or have had, whether past, present, or future, whether known or unknown, and whether anticipated or unanticipated by me, arising out of my participation. This release constitutes a complete release, discharge, and waiver of all actions or causes of action against the National Deer Association, and its officers, agents, or employees and cooperating hosts, sponsors and landowners.

I understand and agree that this release applies to personal injury, property damage, or wrongful death, which I may suffer, even if caused by the acts or omissions of others.

I understand and agree that by signing this release, I am assuming full responsibility for all risk of death or personal injury or property damage suffered by me while participating in a hunt.

I understand that and agree that this release will be binding on me, my spouse, my heirs, my personal representatives, my assigns, my children and guardian ad litem for said children.

I understand and agree that by signing this release, I agree to release, indemnify and hold the National Deer Association, and its officers, agents, or employees and cooperating hosts, sponsors and landowners harmless from all liability or costs, including attorney fees, associated with or arising from my participation in a hunt.

I also hereby grant the National Deer Association and co-sponsor(s) the conditional right to use my voice, and photographic likeness of, in connection with any of the articles, press releases, and audio/video productions.

Name of Hunter (please print clearly): _____

Signature of Hunter: _____ Date: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Emergency Contact: _____ Telephone: _____