



## FOREST & LOGGING

# Loggers' Checklist

### Because you need to know your insurance package is adequate

**1. Do you ever transport oil based fuels or lubricants?**

Pollution accidents are real and their effects can be devastating. Our policy can be endorsed to provide coverage for spills and accidental discharge while transporting fuels and lubricants in a covered automobile.

**2. Is your current insurer experienced at handling logging related claims?**

If your carrier's claims staff and attorneys are not experienced in handling logging related claims, your claims cost may be excessive. This can create unnecessary down time and increase your claims cost on liability losses, which ultimately increases your loss ratio.

**3. Do you have coverage for fire suppression expenses resulting from a fire caused by your logging operations?**

This important coverage can be added by endorsement as part of Victor's loggers broad form property damage coverage.

**4. Do you ever spray pesticides or herbicides?**

Our policy can be extended to include bodily injury and property damage arising out of the application of pesticides or herbicides.

**5. Does your policy cover damage to vehicles while being loaded or unloaded by you?**

If you are like most logging companies, you regularly load vehicles not owned by you. Our policy can be endorsed to include damage to vehicles occurring during loading and unloading. Be sure this key coverage is included with your insurance package.

Visit [victorinsuranceus.com/ACL](http://victorinsuranceus.com/ACL) for more information or contact Allison Melott at (916) 286-5325 or [allison.melott@victorinsurance.com](mailto:allison.melott@victorinsurance.com).



This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

Victor Insurance Managers Inc. (fka Victor O. Schinnerer & Company, Inc.) recently filed in all U.S. jurisdictions to re-brand and change its name. This name change has become effective in almost all states while still pending in several states, which we expect will complete their approval processes shortly.

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