

# LOGGERS' GENERAL LIABILITY PACKAGE CHECKLIST

Because You Need To Know That Your Liability Insurance Package Is Adequate

## Do you ever transport oil based fuels or lubricants?

Yes / No

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.

## Is your current insurer experienced at handling logging related claims?

Yes / No

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.

## Do you need coverage for specialized equipment, tools or cargo?

Yes / No

Schinnerer's policy can provide coverage for contractors' equipment & miscellaneous tools.

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

Yes / No

Logging companies have an unusually high exposure to fire suppression assessments. This important coverage can be added by endorsement as part of Schinnerer's Logging & Lumbering Broad Form Property Damage Coverage.

## Do you ever spray pesticides or herbicides?

Yes / No

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

## Does your policy cover damage to vehicles while being loaded or unloaded by you?

Yes / No

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 & unloading. Be sure this key coverage is included with your insurance package.

The forest industry thrives on hard work. And whether logging in a dense forest, or hauling logs to the mill, it's an industry that comes with its share of risks. That's where Schinnerer's Forest Products program comes in. The program has been established for over 30 years and our team of experts thoroughly understands your business insurance needs. Each of our policies can be tailored to meet your specific needs.

Contact your broker to discuss your business insurance needs or call Schinnerer at: (916) 286-5300

