

QUALITY COVERAGE FOR LOGGING OPERATIONS: NOT ALL POLICIES ARE CREATED EQUAL

Of course you are mindful of the price you pay for any goods or services these days. Your insurance coverage should be no exception. However, when making insurance decisions based solely on price you need to consider what you're getting, or more importantly, what you're giving up.

CONSIDER THIS:

Are you sure the carrier is not just providing an introductory premium which will be raised at renewal?

This is often a tactic used by companies new to the forest products insurance market or companies trying to meet new business premium goals.

Is the insurance program experienced at handling logging related claims?

If the 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.

Is the insurance carrier stable?

It is important that you are insured by a financially stable company so they are around when you need them.

Are you changing insurance carriers year after year solely in search of the cheapest price?

Not all policies offer the same coverages so you may not be covered in all the same areas from policy to policy.

Does the carrier offer package or monoline ?

We make it easy for you by offering packaged coverages. That means your property, general liability, inland marine, auto, umbrella coverage, etc. can be with one carrier, with one effective date. Monoline coverage means you'll have the confusion of multiple policies and carriers with different effective dates, creating the potential for lack of coverage.

WHAT DOES SCHINNERER HAVE TO OFFER?

OUR STABILITY cannot be matched in the marketplace. Our Forest Products program has been around for over 30 years, so we have 30 years of data allowing us to price this coverage appropriately.

We are not a company that changes the programs we offer from year to year. We have expert knowledge in the logging operations business and intend on writing this coverage for the long run.

We provide excellent service, quick turnaround and policy issuance.

We have dedicated claims specialists who specialize in the forest industry and are some of the most experienced in the business. They are also nearby – with claims offices throughout the U.S.

Our insurance underwriters are experts at writing property, general liability, inland marine, auto and umbrella coverage and keep up to date on changes in the forest industry. *Coverages available can vary by state.*

Call us today for a quote.

SCHINNERER INSURANCE SERVICES

Forest Products

Dawn Eichelkraut, Program Manager

916-286-5311

vos.Forest@Schinnerer.com

www.PlanetForestProducts.com

DBA in CA and AR: Schinnerer Insurance Services

