



## Risks for Burn Managers

- **Property Damage from Escaped Fires**
  - **Suppression Costs**
    - **Personal Injury**
    - **Smoke Damage**
- **Auto Collisions- Direct or Indirect**
  - **Health Impacts**
  - **Timber Damage**
- **Municipal Ordinances**

## Limited Availability of Coverage & Rationale for High Premiums

- Limited Competition among Companies....
- Low Demand, Few Burners per state

Example: (50 burners statewide) x

(\$2000 Premium)

= \$100,000 Gross Revenue

**This may not be enough to cover a claim**

- High Perceived Risk/Return
- Even though claims are rare, monetary values can be high compared to premium

## Types of Policies

- **Forester**

- Most Common, ACF Discount
- Burning must comprise <15-25% of Business

- **Landowner / Manager**

- Land must be owned by single entity
- Often as an added option to other insurance

- **Private Contractor**

- Unlimited Acreage, Can be Burning Only
- Rates typically higher

- **Organization**

- More control by Insurance Agency
- Activities restricted, more planning required

## COVERAGE APPLICATIONS

- Most policies are non-auditable, but investigations following claims could result in coverage being denied.
- Forester policies usually limit percentage of burning compared to other income.
- Applicants should not overestimate acreages/percentages as this will affect quotes.
- Subcontractor use can affect coverage.

## CLAIMS

- **Approved / Witnessed Burn Plan**
- **Burn Boss Certification**
- **Proper Permitting**

**OMISSION OF ANY OF ABOVE  
MAY RESULT IN DENIED  
CLAIMS**

## POSSIBILITIES

- Contract Burner Association
  - Power in Numbers
  - Nationwide Issues
- “Meeting of the Insurance Minds”
  - Educate Insurance Companies
  - Federal Capping
- Small Companies Merge

**Questions?**

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