

## Prescribed Fire Liability Coverage: 2015-2016 Insurance Options for Landowners and Consultants in the Southeast

Insurance coverage for prescribed burning is relatively new to the insurance market, but is available from several companies under an extended Forester’s policy or as a separate stand alone insurance policy specifically for prescribed burning. A survey of insurance companies conducted in 2013 and updated in 2015 found that the following agencies currently provide prescribed fire liability coverage in the Southeast and to other regions in the United States:

- Bramlett Agency
- C. D. Rigdon & Associates, Ltd.
- Davis-Garvin Insurance Agency
- Ledkins Insurance Agency LLC
- Lockton Affinity
- Outdoor Insurance Group
- Outdoor Underwriters, Inc.

Survey results found that while costs varied widely between companies, all of the surveyed providers required (at a minimum) that the policy holder be a certified burner within their respective state and provide proof of experience in prescribed burning. Table 1 provides the approximate range of prices for various aspects of prescribed fire insurance.

**Table 1. Range of Prices from Surveyed Providers**

Annual <sup>1</sup>	Per Burn <sup>2</sup>	Deductible <sup>3</sup>	Per Occurrence <sup>4</sup>	Aggregate <sup>4</sup>
\$250-25,000	\$250 & up	\$0-5,000	\$ 100,000- 1 million	\$100,000-2 million

<sup>1</sup>To be paid by the insured on an annual basis.

<sup>2</sup>To be paid by the insured on a “per burn” basis.

<sup>3</sup>To be paid by the insured in the event of a claim.

<sup>4</sup>Maximum coverage provided by the insurance company in the event of a claim.

When looking for insurance, important items to consider can include:

- A “per burn” policy may be more appropriate than an annual policy for those who burn infrequently or burn a small amount of acreage. Bramlett Agency and Outdoor Underwriters offer “per burn” policies.
- Some companies only provide coverage to agencies or forestry consultants who provide prescribed burning as a service, while other companies also provide coverage to private landowners.
- Some companies charge higher annual premiums if the insured is not an accredited consulting forester.
- Prices can vary by state, payroll, percent of burning conducted in relation to overall forestry services, average annual burn acreage, years of experience, membership in an affiliated organization, etc.
- Options may be available for the amount of the deductible, and for ‘per occurrence’ and/or aggregate coverage.
- Additional umbrella/excess liability policies may be available to provide coverage above the primary limits.

For savings on insurance costs, burners may consider joining an organization in which affiliated insurance providers offer reduced rates to members. Examples of these organizations include the Association of Consulting Foresters, Society of American Foresters, National Wild Turkey Federation, and The Longleaf Alliance. In addition, liability insurance can oftentimes be tax deductible. Prescribed fire insurance combined with state statutes may better protect burners from the risks of liabilities associated with conducting prescribed burns.

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