



North American Timber Program, Providing Superior Insurance for the Forest Products Industry

North American Timber Program has provided specialized property and casualty solutions to loggers, logging contractors and forestry operations for more than 40 years. Our underwriting, claims and loss control personnel have extensive experience and knowledge in the forest products industry. This unique focus allows us to customize policies and accommodate emerging contractual requirements from mills and timber management companies. NATP and our agency partners are timber specialists and supporters of state and national forestry and logging associations.

STRONG STABLE CARRIER PARTNERS

Falls Lake Insurance | AM Best Rating A | Financial Size: 10 | Primary Coverages
Arch Insurance Company | AM Best Rating A+ | Financial Size: 15 | Excess Coverage

COVERAGE HIGHLIGHTS

NATP provides best-in-industry coverage for loggers and logging operations of all sizes. The NATP package coverages may include:

General Liability

Including Loggers Broad Form, Broadening Endorsements including Additional Insured, Waiver of Subrogation and Primary Non Contributory, Pesticide and Herbicide applicator, and additional Pollution coverages

Commercial Automobile – Liability and Auto Physical Damage

Including log and chip trucks and trailers, pickup and service trucks, dump and gravel trucks if owned by loggers or log-road builders; water and fuel trucks used for insured's own equipment, crew buses, vans and crummies. (We do not write mono-automobile or log/chip haulers. We offer commercial automobile coverage only as a package to loggers and logging contractors). We cover most Commercial Auto Symbols including Hired, Non-Owned; and Broadening Endorsements including Additional Insured, Waiver of Subrogation and Primary Non Contributory

Property

Including maintenance buildings and mechanics shops, office properties, storage and parts buildings and log yards, in their use to maintain trucks and equipment owned by the logger or logging contractor

Inland marine and mobile equipment

Coverage for skidders, loaders, feller bunchers both tracked and wheeled, processors, mastication and mulching machines, delimiters, yarders, chippers, dozers, graders and other specialized equipment used in the harvesting, thinning and processing of timber

Equipment breakdown

Coverage available for loss due to mechanical or electrical breakdown of equipment

Crime

Coverage for fraud, employee dishonesty, forgery, money and securities

Pollution coverage

Including coverage for in-the-wood exposures

Cargo

Including logs, chips and lumber. We will consider conditional back-hauled non-hazardous bulk commodities and low-boy of others equipment.

Excess

Excess provided only over NATP general liability including loggers broad form and commercial automobile policies starting at \$1M



NATP™

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EXCLUSIVE FEATURES

NATP Loggers Broad Form: Offered as an endorsement to our General Liability policy and includes limits of \$1 million each occurrence and \$2 million aggregate without sub-limits. Coverage includes:

- Fire suppression expenses
- Property damage while loading/unloading
- Property damage to others' timberland
- Timber trespass or overcut

NATP Excess: Written over NATP general liability and commercial automobile policies from \$1 million up to \$10 million additional limits. We offer excess liability over NATP Loggers Broad Form as the highest limits available for timber-harvesting contracts.

APPETITE AND TARGETED CLASSES

- Loggers and logging contractors, mechanized and timber fellers
- Thinning and fuel reduction operations
- Forestry services, including timberland management, timber cruisers, forest surveyors and scalers
- Chipping operations
- Log and chip hauling when owned and operated by loggers and logging contractors
- Log road builders
- Reforestation contractors
- Timber dealers and Timber Management Companies
- Log yards: sorting and export; truck, rail and marine

GEOGRAPHIC AVAILABILITY

All states except Delaware, Hawaii, Illinois, Indiana, Iowa, Kansas, Louisiana, Massachusetts, Maryland, Michigan, Nebraska, New York, Oklahoma, and West Virginia. (Commercial Automobile is not offered in Florida at this time)

DISTRIBUTION

NATP is available exclusively through limited distribution of appointed industry expert agencies.

SUBMISSION REQUIREMENTS

- Completed ACORD application for each coverage part
- Completed program specific questionnaire
- Five-year currently valued company loss runs
- Drivers list and motor vehicle records for each driver
- Vehicle and equipment list including age-make-model-VIN # (VIN reporting requirements)

Send Complete Submissions to:
NATP@paragoninsgroup.com

PROGRAM SERVICES

SPECIALTY UNDERWRITING Industry Experienced, Service-Oriented Team

CLAIMS HANDLING Responsive customized claims handling, minimizing interruption of insureds operations.

LOSS CONTROL Industry specific loss control specialists helping to develop safety program to improve operation safety, in the woods and on the roads.

FOR MORE INFORMATION, CONTACT:

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