



FOREST
SPECIALTY

FREQUENTLY ASKED QUESTIONS

Why, as a prescribed fire contractor, would I need liability insurance?

If you are a Prescribed Fire Contractor, the people who you perform burns for will want or may require you to carry insurance against claims for injury or property damage arising from escapes and smoke at the minimum. The fact that many contractors have apparently operated in the past without insurance is a surprise, particularly when you measure the potential financial risks associated with uninsured bodily injury or property damage claims.

Who needs prescribed fire liability insurance?

If you are an employee of the Federal government, you are not likely to need this coverage. If you are not an employee of the Federal government and are operating as a sole practitioner or privately held corporation, you are not immune to the legal costs associated with claims or lawsuits. You should have coverage, even if only for the defense provisions.

What coverages are provided by your program?

Prescribed Fire Liability coverage responds to claims due to third party bodily injury, property damage, personal injury and advertising injury. Also, there is a special grant of coverage for escaped fire suppression expenses incurred by others to suppress the escape, up to \$10,000 per day, \$100,000 aggregate

If I am not insured for prescribed fire work, how am I at risk from smoke or from a prescribed fire “escape”, which results in injury or damage to a third party?

Different states assign different degrees of liability or responsibility to the person or company performing a burn. But, even in the most favorable states, if injury or damage is significant, your company's assets are at risk and if you operate as a sole proprietorship or as a partnership, your personal assets may be at risk. If affordable coverage is available, which it now is, we recommend purchasing the coverage as an alternative to exposing your personal and corporate assets.



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