Are your trees PROTECTED?

Growing timber is a huge investment of money, time, labor, and maintenance. Unfortunately, traditional insurance policies available to cover your timberlands are expensive and inadequate.

How can you insure your standing timber without breaking the bank?

Durham and Bates brings you a new version of Standing Timber Insurance. Our policy is one that actually pencils out. Plus, it transfers the catastrophic risks associated with timberland ownership—like fire and wind—away from you. This exclusive program provides a competitive alternative to the historically pricey standing timber insurance marketplace.

You will rest easier knowing your trees are protected.

Standing Timber Insurance
By Durham and Bates

Durham and Bates has been a part of the timber management and wood products operating community for over 100 years. We believe risk management is too important to be reduced to a commodity transaction—which is why building honest relationships is an integral part of how we do business.

Because of our strong partnership with London Underwriters, we are now exclusive managers of the "Durham and Bates Forestry Facility"—with pricing, deductibles, and coverage much more attractive than the traditional standing timber insurance marketplace. We’re pleased to offer a competitive standing timber insurance product that fits today’s integrated forest management operations.

To learn more, email StandingTimber@dbates.com or visit: StandingTimberInsurance.com | (503) 241-9220

Underwriting Criteria
Information we’ll need to obtain quotes (Underwriting requests are fully confidential):

- A full valuation of the client's timberlands
  - Pre-Merchantable vs. Merchantable
- A ground-up loss record for the client for the past ten years
  - Causation
  - Frequency
  - Size
- Fire Protection Characteristics & Forest Management Plan
- Longitude and Latitude & Map of the locations if available

Program Coverage Details
Coverage and policy structure options:

FLEXA Coverage:
(Fire, Lightening, Explosion, Aircraft)
- Negotiable terms and conditions for Pre-Merchantable Assets, Salvage and 72 Hour Clause

FLEXA Limits:
- Current clients between $5 Million and $50 Million on a single loss limit basis
- Optional Sub-Limits for:
  - Wind, Ice, Snow
  - Fire Fighting, Replanting Costs, Claims Preparation, Debris Removal

Deductibles:
- Structures vary with retentions beginning at $50,000 up to $250,000 depending on limit and structure (per occurrence, annual aggregate)

Rates:
- Competitive Rates (subject to values at risk/underwriting)
- Sub-limit options available for additional premium

STANDING TIMBER INSURANCE
BY DURHAM & BATES