

Hunt Liability Insurance Helps Put Landowners, Hunt Clubs at Ease

Joe and Charles arrived at hunting camp early one morning in October. It was dark and cold – the kind of morning that gets hunters full of enthusiasm about the day ahead. But for Joe and Charles, this day was going to be unlike any other.

They set out from camp towards their deer stands. Step by step, they walked several hundred yards down a woods road whispering details of the day, concluding their conversation in agreement to meet back at camp in three hours. Plenty of work needed to be completed before several out of town friends arrived for the weekend.

That afternoon, Joe and Charles spent time swapping hunting stories with their guests. As early evening approached, the hunters started loading Joe's truck with their gear. Joe was insistent his friends not walk the long distance required to reach the deer stands he'd selected for them. After hurriedly loading everything and everyone into the truck, they were off.

At the first drop off point, Scotty hopped out of the truck and reached into the back seat to gather his hunting gear, including his loaded rifle. In the excitement and haste in leaving camp, Scotty had failed to unload his gun before placing it in the rear seat of the truck. As he reached to collect his rifle, he inadvertently discharged a shot into Joe's upper leg.

Unfortunately accidents do happen. Whether it is the accidental discharge of a firearm, falling out of a tree stand, or mistaking a person for an animal, accidents occur. As hunting clubs tend to consist of a group of friends or family, there can be a lot of emotional factors involved that would not be present in a typical accident.

In this case, one friend shot another.

Often times, hunting accidents are emotionally and physically challenging to everyone involved and lead to irrational or unexpected actions.

For many years, landowners and hunt clubs have found relief from the risk of hunting accidents through acquiring comprehensive hunt club liability insurance. It offers a wide range of protections – including accidents arising from the use of deer stands, ATV's, firearms and fires. Protection is extended to cover all occurrences arising out of activities and operations of the hunt club, members and guests. Hunt liability is an important tool designed to eliminate many fears associated with allowing hunters access to quality hunting land.

Whether you are a landowner leasing to friends and family or to complete strangers, you should consider hunt club liability coverage. This is also true of the hunt club. A hunt club comprised of friends has the same risks as one with strangers.

The unintentional discharge of a firearm is unfortunate and often times unforgivable.

The shot that hit Joe was not-life threatening. After a couple of surgeries and a few months of rehabilitation, he was able to enjoy the outdoors again.

While hunt club liability insurance is a valuable tool for landowners and hunt clubs to protect against liability concerns, the most important tool for hunters to utilize is proper safety. Although accidents do happen, most, if not all, could be prevented. As you prepare for the upcoming hunting season, we believe it is critical that you use all the tools available to you to put yourself at ease. Include an emphasis on hunting safety guidelines to prevent accidents as well as make sure you have adequate liability coverage in place that protects you in the event an accident happens.

Article by Tim Lowrimore, Account Executive, Davis-Garvin Agency, Inc., 1-800-845-3163, tlowrimore@davisgarvin.com. The Davis-Garvin Agency's hunt club and timberland liability coverage are endorsed by the South Carolina Forestry Association.

Hunting Safety Tips

1. Wear bright orange hunting clothing gear so you can be easily seen and not confused with game. Not only is it safe, but it's also required by law.
2. Do not pull the trigger unless you are sure -- without a doubt -- that your target is a game animal.
3. Let your family and/or friends know when you're going hunting, where, and what time you're expected to return home. If possible, avoid hunting alone.
4. Use your own tree stand and make sure it is installed or built safely before you climb in it.
5. Maintain care of your hunting equipment before and after the hunt. Commit to wise firearm safety habits.
6. Check the weather forecast.