



**Independent
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Hunting? Understand the insurance protection you may need

by Paul Martin

Hunting season is here and if you're one of the 2 million sportsmen in Texas that will be out tracking game this season, take a minute to go over safety rules and review your insurance policies to make sure you have adequate protection.

According to the TPWD, most accidents occur at dusk with fatigue and carelessness being the top contributing factors. Whether you hunt for free on family land, pay a daily fee for the privilege, or lease acreage, the standard homeowners' policy generally provides liability coverage for injuries or damage arising from hunting activities, including accidental shootings.

However, if you lease the land and are responsible for upkeep of the land and buildings on it, liability coverage for incidents arising from the land or buildings may not be provided unless the location has been added to your homeowners' policy.

If you are a landowner who charges for day-hunting or leases your land for short or long-term hunting activities, special coverage may be needed since you may unwittingly be operating a business according to most insurance policies. The standard homeowners' policy does not cover business activities such as profits from hunting activities on the land. For instance, a farm or ranch policy may not cover business activities beyond farming or ranching.

Vehicles used in hunting need special protection as well. The homeowners' policy does not provide liability coverage for recreational vehicles, such as All Terrain Vehicles (ATVs), operated by hunters unless the vehicle is on the land where the insured's home sits. Unlicensed trucks that are normally used on hunting premises also need a special policy beyond homeowners' coverage.

Keep in mind that if you use expensive guns or other equipment you may want to protected against losses from theft with special endorsements to your policy that have a lower deductible than the standard homeowners.

Hunting outside Texas? If you hunt outside of the state or country, equipment and firearms usually must accompany you. If you ship equipment across borders you may be subject to import duties and taxes. As a non-resident, make sure you check the requirements of the area you'll be hunting including rules for pets and game exporting licenses. As a visitor, you should always obtain travelers' health insurance before leaving home, since health insurance plans may not cover services received outside your home country.

The best way to make sure you have the right insurance protection as a hunter or landowner who makes your land available to hunters is to check with your insurance agent to discuss these issues before a liability can occur.

Paul Martin, a native outdoorsman and hunter, is director of education for the Independent Insurance Agents of Texas.