

Professional Logging Contractors of Maine Timber Harvesters' Program



COVERAGE THAT FITS YOUR BUSINESS

✓ GENERAL LIABILITY ✓ PROPERTY ✓ EQUIPMENT ✓ WORKERS' COMPENSATION ✓ UMBRELLA

As a timber harvesting specialist, you want an insurance carrier that understands your business. Acadia Insurance offers an insurance program that is designed to address the unique exposures you face, supported by local underwriting, claims and loss control services, so you get personalized attention and a tailored insurance portfolio to fit your business.



The Right Policy for Your Business

✓ Coverage Highlights

- Coverage for your electronic office equipment and software — \$5,000 Equipment, \$1,000 Software
- Coverage for each of your mobile radios and base station (including antenna) — \$1,000 per radio, \$2,000 per base station
- Coverage for loss to employee's personal property — \$2,500 per employee, \$5,000 per occurrence
- Coverage for your miscellaneous tools and equipment — \$5,000
- Cargo Coverage for equipment of others you transport within a 100 mile radius — \$250,000
- Coverage for hired, leased, rented or borrowed equipment for fifteen days — \$150,000
- Coverage for thirty days for equipment on trial — \$250,000
- Reimbursement per occurrence for the recharge of fire suppression systems on your equipment — \$2,000
- Fire Legal Liability Coverage — 25% of policy "per occurrence" limit up to \$250,000
- Valuable Papers and Accounts Receivable Coverage combined (on or off your premises) — \$10,000
- Replacement Cost Coverage for partial equipment losses
- Coverage for damage to the booms on your equipment, even if caused by weight
- No coinsurance applicable to your equipment
- No exclusion for liability losses arising from fire
- Property Damage Coverage for vehicles of others you are loading or unloading
- Sudden and Accidental Pollution Coverage for your vehicles
- Automatic coverage at actual cost for newly acquired equipment for thirty days
- The greater of \$10,000 or 10% of the value of a damaged piece of equipment in Extra Expense Coverage

Acadia Insurance Delivers **Closer Coverage**

Acadia Insurance has a solution for your clients*

✓ General Eligibility

- Your business is a full time operation in business at least 5 years
- Majority of operations are performed on your own land or under long-term contract with specific landowners
- Drivers of heavy trucks have at least 5 years experience and acceptable MVRs
- Superior maintenance of vehicles and equipment
- Favorable loss control with acceptable fire safety / prevention practices relative to woods equipment and logging camps
- Employ fully insured subcontractors
- You are not a General Contractor
- You are a member in good standing with the PLC

✓ Dedicated Loss Control Services

Acadia is committed to offering you a practical approach to your insurance program through our highly qualified loss control staff.

Our local Loss Control professionals can assist you with risk management practices for your business as well as offer safety programs, including First Aid and CPR training, and Defensive Driver training to help you protect your employees and your business.

You also receive access to our Virtual Loss Control team through our website which can provide you with tools and resources to help you improve the safety of your business environment.

✓ Dividends

The Professional Logging Contractors Dividend Plan is available to eligible safety group members. Earned dividends are paid directly to the policyholder on qualifying lines of business. **Since 1999, the safety group has earned over \$6 million in dividends to eligible participants.** Dividends are based on future experience, are subject to board approval and are not guaranteed. The amount of dividends paid in the past are not indicative of what may be payable in the future.



Our Closer Coverage Commitment to You

To Acadia, Closer Coverage is a way of doing business. It means delivering common sense solutions and services to our customers that add real value. Here are some additional benefits of choosing Acadia Insurance:

Local Claims Service. We understand that any interruption to your business due to a claim or loss can be devastating. It is our goal to reduce or minimize any covered business interruption as quickly as possible. As an Acadia customer, you will receive support from our dedicated claims professionals who will guide you through the claim process in the event of a covered loss.

Flexible Billing Options. We offer multiple billing options, including seasonal billing so you can choose the right billing plan for you. In addition, you can pay your bill online or enroll in our payroll based billing option, ClosePay, to pay your Workers' Compensation premium.

Financially Strong. Our long term commitment to the Northeast is supported by the financial strength of W. R. Berkley Corporation with a financial strength rating of A+ (Superior) by A.M. Best.

For more information contact your local independent agent.



Acadia Insurance | One Acadia Commons Westbrook, ME 04092 | 800-773-4300
www.AcadiaInsurance.com



a W. R. Berkley Company


*Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to applicable underwriting guidelines and the actual terms and conditions of the policies as issued.



ASOC16•0914