

Insurance Program for Qualified Members of
National, Regional or State Associations



The Christmas Tree Liability Insurance Program

Administered by

KEELSON PARTNERS

INSURANCE & RISK MANAGEMENT

since 1957

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**LIABILITY INSURANCE PROGRAM
FOR MEMBERS OF THE CHRISTMAS TREE LIABILITY PURCHASING GROUP**

Keelson Partners offers association members, that become members in the Christmas Tree Liability Purchasing Group, a competitive and affordable liability insurance program available through Great Northern Insurance Company a member of the Chubb Group of Insurance Companies, rated "Superior A++" by "A.M. Best" (Rating Guide for Insurance Companies). The Christmas Tree Liability Insurance Program is available in all states.

INSURANCE COVERAGE: As a seller of Christmas trees, you need a specialized liability policy to protect your premises and products sold. The Christmas Tree Liability Insurance Program includes insurance for the following:

- **Tree Farms, including Choose & Cut:** This includes coverage for the acreage upon which your trees are grown and sold. Premium is based on the number of acres. Choose & Cut Farms are subject to equipment use exclusions.
- **Retail Lots:** This includes the Christmas tree lots you operate. Premium is based on the number of lots with premium discounts for multiple lots.

WHAT TYPE OF COVERAGE DO YOU GET FOR YOUR MONEY?

LIABILITY LIMITS AVAILABLE: There are four limits of General Liability from which you may choose: \$300,000; \$500,000; \$1,000,000; or \$2,000,000 each occurrence & aggregate limits. *Higher limits are available upon request.*

POLICY TERM: The coverage is an annual policy term effective 9-01-2010 to 9-01-2011. Applications received after the effective date, are bound the day accepted.

DEDUCTIBLE: \$500.00 per occurrence. The deductible applies to all loss adjustment expenses.

- **General Liability** provides premises and operations insurance for claims arising from the operations of your Retail Lot, Choose & Cut or Tree Farm.
- **Products Liability** provides insurance for claims arising from the sale of your product.
- **Personal and Advertising Injury Liability** protects you against claims involving libel, slander and invasion of privacy.
- **Contractual Liability**
- **Broad Form Property Damage Liability**
- **Fire Legal Liability**
- **Pesticide or Herbicide Liability** provides insurance for claims arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of Pesticides or Herbicides at or from your premises. This coverage carries \$100,000 or \$200,000 Limits of Liability and a \$1,000 Deductible.

EXCLUSION OF COVERAGE: There are various exclusions contained in your policy. These include, but are not limited to, such items as auto; employment practices; pollution; asbestos; workers compensation; terrorism; Pumpkin operations or sales; and loaning, renting, maintenance or use by others of any power driven equipment, hatchets or axes. Additionally, your policy does not cover premises medical payments. For more information on the coverage exclusions, please contact us.

PURCHASING GROUP MEMBERSHIP

By applying for this insurance the applicant also is applying for membership in the Christmas Tree Liability Purchasing Group, a purchasing group formed and operating pursuant to the Liability Risk Retention Act of 1986 (15 USC 3901 et seq.).

The Christmas Tree Liability Purchasing Group, domiciled in Oregon and licensed in all states, maintains the sole purpose of providing Liability Insurance to individuals and businesses operating within the Christmas Tree Industry. The members authorize the Christmas Tree Liability Purchasing Group or its administrator Keelson Partners, to purchase insurance on their behalf. Electronic copies of insurance policies are available upon request via email. Actual coverage is subject to the language of the policies issued.

2010 LIABILITY INSURANCE APPLICATION

Name _____ Phone (____) _____
 Business/Firm Name _____ Cell (____) _____
 Mailing Address _____ Fax (____) _____
 _____ Email _____
 City _____ State _____ Zip Code _____

Form of Business: Individual Partnership Corporation LLC Other _____

MEMBER OF THE FOLLOWING ASSOCIATION: _____

Directions: Please type or clearly print information on application. **The application must be filled out thoroughly, or coverage WILL be delayed.**

IF YOU HAVE MORE THAN ONE CERTIFICATE HOLDER FOR A LOCATION, PLEASE ATTACH A SEPARATE SHEET OF PAPER WITH CERTIFICATE HOLDER INFORMATION, INCLUDING LOCATION NUMBER AND IF THEY ARE AN ADDITIONAL INSURED.

TERM OF POLICY: DATE OF ISSUANCE TO SEPTEMBER 1, 2011

<p align="center">Insured Location #1</p> <p>Address _____</p> <p>City _____ State ____ Zip _____</p> <p>Tree Farm () Acres _____ Choose & Cut: Yes () No ()</p> <p>Retail Lot ()</p>	<p align="center">Certificate Holder</p> <p>Name _____</p> <p>Address _____</p> <p>City _____ State ____ Zip _____</p> <p>Email _____</p> <p>Fax (____) _____</p> <p>Additional Insured: Yes () No ()</p>
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<p align="center">Insured Location #2</p> <p>Address _____</p> <p>City _____ State ____ Zip _____</p> <p>Tree Farm () Acres _____ Choose & Cut: Yes () No ()</p> <p>Retail Lot ()</p>	<p align="center">Certificate Holder</p> <p>Name _____</p> <p>Address _____</p> <p>City _____ State ____ Zip _____</p> <p>Email _____</p> <p>Fax (____) _____</p> <p>Additional Insured: Yes () No ()</p>
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ANNUAL PREMIUMS GENERAL & PRODUCTS LIABILITY LIMITS				
Each Occurrence	300,000	500,000	1,000,000	2,000,000
Aggregate	300,000	500,000	1,000,000	2,000,000
Tree Farms, includes (1) Choose & Cut*				
(Acreage)				
0-150	\$333.00	\$344.00	\$355.00	\$493.00
151-500	\$540.00	\$551.00	\$568.00	\$700.00
Over 500	\$730.00	\$746.00	\$758.00	\$890.00
* Each additional Choose & Cut location: 50% of first				
Retail Lots: (Rates Per Location)				
1	\$278.00	\$338.00	\$409.00	\$546.00
2	\$248.00	\$308.00	\$379.00	\$516.00
3-5	\$243.00	\$290.00	\$355.00	\$498.00
6-10	\$231.00	\$266.00	\$338.00	\$481.00
Over 10	\$207.00	\$243.00	\$308.00	\$451.00
Pesticide Herbicide Coverage: Limit \$100,000 Premium \$98.00 Limit \$200,000 Premium \$161.00				
California Experience Premium: (Rates per Location) \$50.00 Applicable to all applications with a California location.				

COVERAGE IS EFFECTIVE ON THE DATE THE APPLICATION IS ACCEPTED BY THE INSURANCE COMPANY. THE INSURANCE COMPANY RESERVES THE RIGHT TO DENY COVERAGE FOR UNACCEPTABLE APPLICANTS. PAYMENT DOES NOT BIND COVERAGE.

- Any Off Christmas Seasonal Sales: Yes () No ()
If Yes, Please Describe _____
- Any Delivery: Yes () No ()
If Yes, Please Describe _____

Limit of General & Products Liability requesting:
 () 300,000 () 500,000 () 1,000,000 () 2,000,000

DEDUCTIBLE PER OCCURRENCE \$500.00

Please make check payable to: **KEELSON PARTNERS**
 Mail to: 707 SW Washington Suite 625
 Portland, OR 97205-3536

You must fill in amounts and figure total premium amount

Lot or Farm Premium: \$ _____

Pesticide Herbicide Premium: \$ _____

Additional Insureds: _____ X \$15.00 = \$ _____

California Locations: _____ X \$50.00 = \$ _____

Optional Overnight Mailing (Add \$40.00) \$ _____

Total Amount Due \$ _____

**Higher Limits are available
ALL PREMIUMS ARE FULLY EARNED**

Optional Credit Card Payment

VISA/MasterCard _____

Expiration Date _____ Security Code _____ (back of Card)

Name on Card _____

Cardholder's Address _____ ZIP _____

Cardholder's Signature _____