



# AXIS INSURANCE MANAGERS INC.

*"Quality Insurance for Quality Clients"*

[www.axisinsurance.ca](http://www.axisinsurance.ca)

1108 W. 8th Avenue | Vancouver, BC | V6H 3Z5

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## LOGGING AND FORESTRY INSURANCE PROTECTING YOUR BUSINESS WHEN YOU HAVE TO CLAIM

We don't have to tell you that the logging business is a hazardous and dangerous one. Heavy machinery, combined with isolated locations and harsh environments can be exceptionally challenging. There are many things that can go wrong – for example, electrical shorts or hydraulic fluid leaks causing fire onboard heavy equipment, particularly to feller bunchers and processors. Or equipment that is damaged by sinking in muskeg. Or single vehicle log truck accidents due to winter conditions. Or perhaps worst of all, the accidental starting of a catastrophic forest fire.

One of the most notable things about insurance and the logging business is that it is pretty much the case of "if" not "when" you make a claim. It's a tough industry with machinery that has to operate in environments with high levels of dirt, dust and debris – as well as heat – making the possibility of fire very real indeed. It's also in remote locations with difficult terrain and little infrastructure which takes its toll on equipment, trucks and trailers alike – and that will inevitably give rise to claims. If a forest fire is started accidentally and the contractor is found liable for starting it, the government will charge the contractor with the costs of fighting that fire - which can mount quickly in a bad situation and cost the business dearly.

When you take all those issues into consideration you can see why the logging and wood products industry is considered a high hazard class of insurance and somewhat of a specialty. This means that most insurers aren't interested in the class of business at all and therefore most contractors are provided insurance by only a handful of insurers. However, the expert and experienced team at Axis Insurance has worked incredibly hard over many years to build a unique, long standing relationship with one of the few key insurers in this highly specialized field. Their commitment and loyalty to the industry means that we can create coverage and premiums which offer true value for money over a long period.

Axis Insurance is a small company that has taken the time to specialize in forestry and wood product manufacturing. We understand the concerns of business owners and take the time to deliver a tailor made solution that will protect you and your business when you need it most. In other words: we speak your language, understand your industry and know your machines. We have over 50 years combined experience in helping forestry related companies with their insurance needs and handle the insurance matters for many of the largest independent logging contractors, log and lumber brokerages and independent milling operations in British Columbia.

But you don't have to take our word for it. We will happily put you in touch with our many existing clients in the forestry business and let them tell you what it's like to work with us.



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## LOGGING AND FORESTRY INSURANCE

**PROTECTING YOUR BUSINESS WHEN YOU HAVE TO CLAIM**

### Features and benefits of Logging and Forestry Industry Insurance from Axis Insurance Managers Inc. includes:

- Mobile coverage for heavy equipment and other assets used in the field - we can bind coverage on any piece of heavy equipment used in the field immediately and issue documentation on the spot
- General Liability
- Quick filing of ISNetworld and Ministry insurance requirements
- Pollution / Environmental Liability
- Forest Fire Fighting Expense Liability
- Rental reimbursement
- Unique valuation on used equipment (no betterment charges)
- Coverage for buildings, contents, office contents, and crime
- Effective adjusting – we use an insurer that doesn't require off brand parts for repairs,
- No warranties in our wordings that can "handcuff" you on certain types of losses (e.g. no fire suppression warranty on feller bunchers)
- Towing Liability, and Motor Truck Cargo for lowbedding operations
- Automobile, including light units, ATV / UTV's, and heavy units
- Directors and Officers Liability, and Employment Practices Liability
- Long-term associations with underwriters and close relationships with our clients
- Exceptional insurance programs with the broadest coverage at the most competitive rates
- Thanks to our knowledge and experience, coupled with a large portfolio of business, we have built very strong market relationships
- We are constantly educating ourselves and staying ahead of market trends and developments

*As with every insurance policy there are different options, policy wordings, enhancements or amendments available. Your Axis Insurance manager will be able to help create a tailor-made policy to suit your exact requirements.*

**To find out more about Logging and Forestry Insurance, or to discuss your existing insurance policies, please give one of Axis insurance's professional and experienced team members a call at 604.731.5328 or email: [info@axisinsurance.ca](mailto:info@axisinsurance.ca). We would also be pleased to outline the benefits of Logging and Forestry Insurance with your management team or board members. If you would like to schedule a meeting or request an application form, please contact Stacey Copeland directly at 604.619.6147, David Pocock directly at 250.763.4225 or Jason Fogal directly at 604.484.2124.**