

Associated Oregon Loggers

Exclusive Coverage for Members

How the Dividend Program Works

As a member in good standing of the Associated Oregon Loggers, and you have an AOL endorsement on your policy:

- It pays for you to maintain safe business practices and reduce loss exposures, because the total dividend pool depends in part on the loss experience and earned premium for all AOL member policies during a given dividend year.
- You earn a dividend when the AOL program qualifies during the dividend period.
- If a dividend should be declared, participants receive an equal percentage share based on individual account earned premium.

Coverage Options

We've earned the endorsement of AOL because of our industry-leading expertise and superior coverage for Oregon logging operations. Talk with an agent to learn how to maximize your coverage—and your dividend—with the following coverage options:

Broad Form Liability Coverage

- Low \$250 deductible for physical damage liability claims.
- Extends liability coverage to include the forest and land where you perform logging operations.
- Extends coverage if you accidentally cut down the wrong trees or cause a forest fire, including fire suppression costs.

Commercial Auto

- The lowest deductible is waived when two or more deductibles apply to the same loss.
- Physical damage coverage up to \$50,000 may extend to rental trucks.
- All repairs performed through our vendor network are guaranteed as long as you own the vehicle.

Commercial Umbrella*

- Protect your current and future assets from a lawsuit.
- Offer additional liability coverage up to \$2 million.
- Coverage is broader than the primary policy.

To learn more about the exclusive Associated Oregon Loggers group program, please call your independent Liberty Mutual agent today!

*Not included in the dividend calculation. This document is a simplified description of coverage and is not a contract

The descriptions of coverage listed here are necessarily brief and are subject to the provisions, limitation, and exclusions that can only be expressed in the policy and related endorsements. The actual terms and conditions of the policies determine the coverage and limits afforded, as well as which deductible may apply. Not all coverages apply in all states.

Insurance underwritten by Liberty Mutual Insurance Co., or its affiliates or subsidiaries. NW-4032 (R 11/20)

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Rewarding Members

For more than 50 years, Liberty Mutual Insurance has been supporting the specialized needs of Oregon loggers. Since 1992, we've offered an exclusive group dividend program to eligible Associated Oregon Loggers (AOL) members.

