



Timber Harvesters' Program

Acadia Insurance is a Maine based insurance company formed in 1992 by two seasoned executives in response to a perceived need for a company with roots in Northern New England. Acadia is part of the W.R. Berkley Corporation and is rated A+ (Superior) by A.M. Best. Staffed by highly successful professionals who know New England and the needs of New England customers, Acadia is committed to providing the highest caliber of claim, audit, loss control, and underwriting service.

For more information about this program,
please contact:



Acadia Insurance®

Acadia Insurance Companies
One Acadia Commons P.O. Box 9010
Westbrook, Maine 04098-5010

23 Commerce Drive
Bedford, New Hampshire 03110-6835

1775 Williston Road P.O. Box 9500
South Burlington, Vermont 05407-9500

A member of the W.R. Berkley Corporation

Photograph © Jeffrey Stevensen

If your business is cutting timber or contracting with a company that does, you have special insurance needs. Recognizing this, Acadia has developed a program that addresses the unique aspects of your business.

Acadia's Timber Harvesters' Program offers a single-company approach to your account. It was designed by people who understand your business with input from others in your industry, your professional organizations, and your insurance agents. We are committed to offering you not only a well-rounded, affordable approach to your insurance needs, but also support in your loss control efforts that may include First Aid and CPR training or retraining, Defensive Driver training for the drivers of your heavy trucks, and Game of Logging training for your hand crews and supervisory personnel.

If you qualify, you will receive a competitive price that may include eligibility for unique classifications for your Workers' Compensation Coverage and special treatment of your unregistered vehicles and spare trailers. You also will have access to Acadia's full range of policyholder services.

In addition to the standard coverages offered by other insurance carriers, your program with Acadia will include, at no additional charge:

\$50,000 of Fire Legal Liability Coverage

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

\$10,000 combined Valuable Papers and Accounts Receivable Coverage (on or off your premises)

\$5,000 coverage for your electronic office equipment with \$1,000 coverage for software

\$1,000 coverage for each of your mobile radios with \$2,000 coverage for each base station (including antenna)

\$2,500 per employee / \$5,000 per occurrence coverage for loss to employees' personal property

\$5,000 coverage for your miscellaneous tools and equipment

\$200,000 of Cargo Coverage for equipment of others you transport within a 100 mile radius

Automatic coverage at actual cost for newly acquired equipment for ten (10) days

\$100,000 coverage for temporary substitute equipment for ten (10) days

\$250,000 coverage for thirty (30) days for equipment on trial

\$500 reimbursement per occurrence for the recharge of fire suppression systems on your equipment

The greater of \$10,000 or 10% of the value of a damaged piece of equipment in Extra Expense Coverage

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

This brochure presents a broad overview of coverages available under Acadia's policies. For actual coverage provisions please refer to the policies.