

Hunting Leases in Kansas

Department of Agricultural Economics



Photos courtesy of USDA

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Many landowners involved in production agriculture are looking for ways to increase returns to their capital assets. Recreational leasing of private, agricultural land is one potential avenue for additional revenue. In most cases, leasing cropland or pasture for hunting or other recreational activities can occur with only moderate adjustment to the existing agricultural operation. This has made recreational leases, and especially hunting leases, a popular topic in Kansas.

It is common practice in many parts of Kansas for landowners to grant permission to hunters to hunt on their land without charging them a fee. However, some landowners recognize that their land is valuable for its habitat and wildlife resources and that some hunters are willing to pay for access to their land. The range of fees charged and services offered will depend on many factors including the willingness of landowners to spend time and management resources on a fee hunting enterprise. For those individuals who are considering this type of business, there are several issues that need to be addressed including, types of leases, landowner liability, wildlife management, and marketing of leases.

Types of Hunting Leases

Hunting leases can provide for a variety of land access arrangements. Some of these arrangements include non-fee access, access in exchange for services, or fee hunting access (Rempe and Simons). It is important to understand that, in the United States, wildlife belongs to everyone and that landowners can only provide habitat and access to that habitat. Access to private land requires either oral or written permission of the landowner, regardless of whether a fee is charged for hunting.

Non-Fee Access: Traditionally, many landowners have provided access to their land with verbal or written permission without charging a fee for that access (Henderson). This type of arrangement can be beneficial to both landowner and hunter. For the landowner, harvesting deer or pronghorn can reduce crop damage. Allowing friends and neighbors to hunt on their land can also create goodwill in the community. For the hunter, access to private land is important because 94 percent of the land in Kansas is privately held (Vesterby). Approximately two percent of this private land has been leased for public access through the Walk In Hunting Access program, but the vast majority of land is still privately controlled. A lack of public land limits hunters' opportunities, making relationships with private landowners crucial for continuation of the hunting tradition.

Exchange of Services: Another type of arrangement between landowners and hunters that is not fee-based is permission to hunt in exchange for services. In this case, landowners may provide exclusive access to a hunter or group of hunters in exchange for watching for trespassers or some other service. The hunter or group may post the property for the landowner and scout for signs of unlawful entry when they are using the land. The landowner benefits by having someone enforce trespassing laws on their behalf and possibly prevention of damage to their property (Porter).

Another service that can be provided by the hunter is management of habitat. This can include time spent maintaining fences, clearing sites that are hazardous to hunters, and developing habitat by planting food plots or shelterbelts. If a hunter or group of hunters has a long-term arrangement for exclusive access with the landowner, they have an incentive to make an investment in the property and develop the habitat for an improved hunting experience.

Fee Hunting: Hunting on private land for a fee is a common practice in several states and has increased in popularity in Kansas. The amount of revenue generated by this arrangement depends on several factors, including the amount of time spent by the landowner, quality of habitat and wildlife, presence of trophy game, and the number of hunters allowed on the property. Arrangements for fee hunting can be long-term, season, or day leases.

Long-term leases typically allow exclusive access to an individual or group of hunters. The property is often leased with full access rights for hunting one or more species of game (e.g., deer, turkey, and pheasant). The lease is often for a year or more, but hunting must still occur during established seasons. The landowner realizes a direct economic benefit from this type of lease through the fee received and incurs few additional costs. This type of lease is attractive to hunters because it provides the incentive to develop habitat or install semi-permanent tree stands or blinds. The lessee may also have the option of paying the landowner or operator to leave small areas of unharvested crops (food plots) for wildlife.

Short-term leases are similar to long-term leases in that access is granted to private land for anywhere from a week to as long as a full season. Often, landowners will have short-term leases with multiple hunters throughout the season. There tends to be less exclusivity with short-term leases because several people will hunt the same property during the season. This type of lease has the potential for greater revenue generation, but often requires an increase in the services provided to hunters. In some cases, landowners provide room, board, or transportation in addition to access to their land. Management costs are higher for the landowner because it takes more time to work with several groups of hunters, rather than a single group or individual as in the long-term leases situation. The abundance and quality of wildlife will affect the amount of the fee that can be charged and the likelihood of repeat business. The presence of deer and waterfowl will generally increase fee amounts as compared to turkey or upland game.

Daily leases provide access to land for a day or a couple of days. This type of lease often includes other services including guide services, duck blinds, hunting dogs, transportation during the hunt, or cleaning the game afterwards. Lodging and food are other services that may be desired by the hunter. Revenue can be significant to the landowner, depending on the number of days the land is leased to hunters. As with short-term leases, abundance of wildlife will affect the success of this arrangement. If the game populations are not high enough to support several hunters, it may decrease the attractiveness of the experience or require the landowner to put resources toward the

management of habitat. This type of lease generally does not provide exclusivity to the hunter because other hunters are using the same property throughout the season.

Controlled Shooting Areas: This type of business may be the most time consuming version of the hunting lease for the landowner, but it can provide the greatest revenue generation. The hunter is paying more for the “experience” of the hunt, rather than just access to private land. This is usually a full time business for the owner where services such as equipment, guides, room and board, and even the wildlife are provided. Many preserves will purchase or raise their own wildlife to supplement wild stocks (e.g., upland game birds). In addition to the services mentioned, owners of controlled shooting areas typically offer cleaning and refrigeration of game, dog training, boarding and field trials, special organized shoots, and target shooting. Management and marketing are required at a much higher level for this business than other types of leases. Controlled shooting areas are a regulated industry in Kansas, requiring permits and following an extended hunting season. Persons interested in this enterprise should contact the Kansas Department of Wildlife and Parks for more information on the regulations.

Lease Rates

A commonly asked question by landowners considering fee hunting for the first time is how much should they charge. This depends greatly on the number of hunters a tract of land can support as well as the services provided to the hunter. Every five years the Census Bureau conducts a survey of Fishing, Hunting, and Wildlife-Associated Recreation for the U.S. Fish and Wildlife Service. The 2001 survey results indicate that 982,000 hunters lease land in the United States. The average tract size of land leased for hunting activities was 229 acres and the nationwide average lease rate was \$2.77 per acre. A survey conducted by Kansas State University in 2003 indicates that private land leased in 2001 and 2002 for deer hunting averaged \$2.50 per acre in Kansas and ranged from \$.25 to \$12.00 per acre (Taylor, Appendix 1).

Lease rates vary greatly and are often determined by characteristics of the land including: the location and size of the property, diversity of habitat and wildlife species, accessibility of the property, timber maturity, and aesthetics of the area. Services provided by the landowner will also determine lease rates. In south central Kansas, rifle deer hunts that included guide services, lodging, meals, and transportation averaged \$140 per day for 3-5 day hunts during the 2003 season. A similar deer hunt for archery averaged \$100 per day for 4-6 day hunts during the 2003 season (Cundiff).

Developing a Lease

It is recommended that all recreational land use agreements be in writing and signed by the lessor and the lessee. A well-written lease outlines the rules of the lease and provides protection for the landowner and hunter. In taking the time to develop a well-written lease, landowners should consider the goals for the property and the methods in which they will manage their fee hunting business (Appendix 2).

In addition to protecting the parties involved in the agreement, a written lease can prevent problems such as hunting in off limit areas. It also provides landowners the opportunity

to talk to a potential lessee, giving them a chance to evaluate the lessee's character and philosophy. The lease arrangement has a much better chance of succeeding if the two parties involved have compatible philosophies. Every lease can be different, depending on the situation and the conditions of the agreement. Because a written lease is a legal document, it is recommended that an attorney be consulted before drafting.

Liability Concerns

Hunting leases and other similar activities may expose landowners to liability and keep them from pursuing this type of business. However, liability issues can be managed if a person understands the law as it applies to recreational leasing and manages for the risk of liability.

Landowner Liability: The traditional approach to landowner liability groups visitors into four categories: trespassers, licensees or social guests, invitees, and trespassing children. The duties and liability of the landowner depend on the category of the visitor. However, Kansas, and ten other states, have moved away from this traditional approach and adopted a system in which landowners owe a duty of reasonable care for all lawful entrants. In this system, there is no distinction made as to the type of visitor, except for lawful and unlawful (Rempe and Simons).

In the case of land occupied by a tenant, the landlord is not liable for injuries to third parties that occur on the premises. There are a few explicit exceptions to this rule. For example, if a landlord enters into an agreement to repair the leased premises, but fails to do so and injury results, the landowner may be liable. The landlord is also liable for injuries resulting from items the landlord negligently repairs. Additionally, if the landlord conceals dangerous conditions or defects that cause the third party's injury, then the landlord will be liable (McEowen and Harl).

Recreational Use Statute: Liability protection is extended to landowners, tenants, lessees, occupants, and persons in control of property who make their land available for recreational use under the Recreational Use Statute (K.S.A. 58-3201-3207). Recreational activities include hunting, fishing, camping, hiking, and other related activities. Under statute, the owner or occupier owes no duty of care to keep the premises safe or give warning of dangerous conditions, uses, structures, or activities. The owner does not extend any assurances the premises are safe. Protection is not extended for injury caused by willful or malicious failure to guard or warn against a dangerous condition, use, structure, or activity (Brownback and Devine). In Kansas, the recreational use statute indicates landowners who charge a fee for recreational use are not extended the liability protection (McEowen).

Managing Risk: Landowners can manage risk of liability using two basic strategies. The first is to maximize safety and minimize the threat of injury to third parties. Second, it is advisable to have insurance coverage in place in the event someone is injured.

To maximize safety, it is important to remove hazards from the premises. A landowner may also require guests to show proof of attending a hunter safety course and prohibit the

use of drugs or alcohol on the premises. It may also help to restrict the number of guests a lessee can bring onto the premises. All rules and regulations can be included in the lease and this agreement can serve as proof of informing visitors of safety concerns and hazards.

Having all guests sign a release will provide some protection as well. A release or hold harmless clause must be drafted with great care. While the forms may help, landowners should not depend on these types of documents to protect them in a liability suit.

Purchasing an insurance policy specific to recreational activities will provide added protection in the event someone is injured. The typical requirement is the purchase of a commercial general liability policy with endorsements to cover revenue-generating commercial activities. This type of policy is generally purchased in addition to an existing farm liability policy. A farm insurance agency may not have enough data on farm recreational risks to sell hunting lease coverage. However, there are insurance companies that specialize in recreational insurance for landowners (Appendix 3).

Liability protection may also be provided through the type of business organization that is chosen. Corporations and limited liability companies may provide some structural protection against the risk of losing assets in a liability suit. In most cases, liability is limited to the amount invested in the corporation. Only property placed in the corporation would be subject to a damage or injury claim.

Wildlife Management

Landowners do not own the wildlife, but they do own the habitat that sustains wildlife populations. To ensure the quality and quantity of game animals, it becomes necessary to manage cropland, pasture, and woodland with wildlife in mind. Good habitat management will increase the value of a hunting lease and ensure the continued success of a fee hunting enterprise. Managing a property for wildlife is comprised of several factors including, habitat development, harvest records, game population inventories, and harvest quotas.

Habitat Development: The first step in managing the production of wildlife is to inventory existing game populations and habitats. It is also important to understand the plant life used by wildlife for food and shelter and evaluate the diversity of habitat on the property. By becoming familiar with the life cycles of wildlife on the property, a landowner can make educated decisions when managing the lease and can improve habitat as necessary.

There are several sources of both technical and financial assistance available to landowners who are interested in developing habitat. The Wildlife Habitat Incentives Program (WHIP), offered through the Natural Resources Conservation Service, provides financial assistance to landowners and operators for implementation of conservation practices. Landowners enrolled in the program agree to a 5-10 year contract that details a habitat improvement plan such as planting native grasses, planting trees or shrubs for nesting areas, or installing water sources for wildlife. In return, the landowner receives

partial reimbursement of costs of implementing and maintaining conservation practices for the duration of the contract. There is a \$10,000 limit on reimbursement for each contract.

The Kansas Department of Wildlife and Parks (KDWP) also offers assistance to landowners engaged in habitat development. Technical assistance is offered through area biologists who can help evaluate and implement new habitat. KDWP manages the Wildlife Habitat Improvement Program that shares costs with landowners of various conservation practices including planting native grasses, trees, and shrubs.

Another source of assistance is the Partners for Fish and Wildlife program offered through the U.S. Fish and Wildlife Service. This program provides up to 50 percent of the costs of restoration of habitat in certain areas of the state. K-State Research and Extension has a Wildlife Specialist available to answer questions as well as provide advice and assessments of habitat development plans for landowners. The Conservation Reserve Program (CRP) can also be designed to improve wildlife habitat and fee hunting is allowed on CRP land.

Harvest Records: Maintaining accurate records of game harvested is an important management practice that allows landowners to measure progress of their management program. It also allows them to evaluate costs of wildlife production and evaluate management decisions. Keeping accurate historical records of game harvested on the property can help determine the value of a hunting lease and the number of hunters that can be supported by the property. Potential clients will have a positive perception of this type of information because it reflects investment and knowledge on the part of the landowner.

The provisions of a lease can require lessees to provide records of game harvested. Hunters will usually agree to do this, once it is explained how it will benefit future hunting experiences. Some of the information that should be recorded includes dates and hours hunted for each species, location of each harvest, and the number of species harvested. For large game, it is also useful to obtain the sex of the animal, dressed or whole weight, age, and antler measurements (Appendix 4).

Harvest Quotas: By keeping records of game harvested and having an estimate of existing population levels, it is possible to estimate population trends of wildlife. Most often, the limiting factor for wildlife populations is habitat (e.g., winter cover, spring brooding areas), rather than hunting harvest rates. If habitat conditions are causing an unwanted population trend, it may be necessary to implement harvest quotas for certain species. A quota is the maximum number of a species that can be harvested from a certain area during a specific time frame. Harvest quotas can change from year to year, so it is recommended that the lease include a provision to change quota levels on an annual basis (Porter).

Marketing

Marketing allows the seller to move their product into the marketplace. This allows potential clients to evaluate the product being offered and negotiate a purchase. In this case, the landowner is marketing a “hunting experience”, rather than just access to the property. A marketing strategy can be as simple as word of mouth advertising or as complex as an advertising campaign in a variety of different media. The amount of effort given to the marketing aspect of the business will depend on the person.

Word of mouth advertising is a good way for some landowners to start small and grow as opportunities arise. Even if this is not the only way a person advertises, it is one of the best ways to recommend other hunters to a certain property. Newspapers are an effective means of marketing property to hunters in urban areas. Magazines capture a larger audience (regional or national scope) and can target hunters and outdoor enthusiasts.

Another way to advertise a fee hunting business is via the internet. Online marketing can be fairly inexpensive, especially if the business develops and maintains its own website. There is also the option of registering with outdoor, hunting, archery, or firearms website directories to provide contact information to a target audience.

If a landowner decides to lease his/her property to an outfitter, the marketing is usually not the landowner’s responsibility. The outfitter will bear the responsibility of advertising the lease and available services simultaneously. One should expect outfitters to receive some compensation for matching landowners and hunters (i.e., a brokerage fee). Using an outfitter is a reasonable option if you are willing to let a guide bring hunters on your land, because it requires the least amount of effort for the marketing aspect of the fee hunting business.

Other Opportunities for Landowners

Walk-In Hunting Access (WIHA): As an alternative to private fee hunting, landowners can consider a program administered by the Kansas Department of Wildlife and Parks (KDWP) where private land is leased for public access. This program provides landowners with financial compensation for allowing public access to their land for hunting and fishing. Enrollment in the program in Kansas has grown to almost one million acres since its inception in 1995. In 2003, the statewide average annual payment was \$1.25 per acre. Payments depend on the size and location of the land enrolled, with larger tracts generally garnering larger fees.

Landowners or operators of 80 acres or more cropland, pasture, or woodland qualify for the program. A large percentage of the land enrolled in the WIHA program is CRP land, but other land is also considered. This includes native rangeland, riparian and wetland areas, and winter wheat fields. Fall leases run from either September 1 or November 1 to January 31, of the following year. Other acreage can also be leased for spring turkey hunting. Landowners can specify which species of game may be hunted and the equipment used on the property (e.g., archery or firearms). Land enrolled in the program is posted with signs and monitored by KDWP employees.

Transferable Deer Hunting Permits: This program allows landowners with 80 or more acres of agricultural land to enter the non-resident permit lottery and potentially receive one deer hunting permit. The permit costs a landowner \$205, if he/she successfully draws a permit in the lottery. This permit can then be transferred one time to any other person (in-state or out-of-state). Permits can be used in the county where the landowner owns property as well as one additional, neighboring county. These permits allow landowners to sell the right of transfer to anyone willing to pay for the opportunity to hunt in the two-county area. Access to private land for the hunter is not guaranteed with the purchase of a permit. This creates the opportunity for a landowner to market the permit as well as access and potentially increase revenue from the permit program. According to landowners surveyed by Kansas State University, 35 percent of landowners who received a transferable permit in 2002 also leased land to an outfitter or individual hunter (Taylor).

Conclusion

Leasing private land for recreational activities, specifically hunting, can provide landowners with additional revenue from agricultural land. Lease arrangements take many different forms, including non-fee hunting, hunting in exchange for services, and fee hunting. In many cases, landowners can benefit from providing access to wildlife habitat for hunters. In the case of non-fee leases, landowners generate community good will by providing access to private land. Exchange of services leases can benefit both the landowner and hunter by minimizing costs of trespassers and allowing investment in habitat development by the hunter.

Revenue generation from fee hunting depends on the quality and quantity of the wildlife on the land. Sometimes location and providing exclusive access for an individual or select group can increase the value of a lease. In most cases, the landowner will generate more revenue if the level of commitment to the lease as a business is increased. However, not everyone will want to make lease hunting a full-time job, so the opportunity costs of time and management resources need to be considered.

In addition to habitat management costs to increase wildlife numbers, there may be negative impacts on wildlife from intensive management (e.g., increased disease risk from concentrated populations). Also, landowners may not be comfortable working with many different people and allowing them access to their land. Lease hunting can be very service-oriented and interaction with a variety of people is a crucial aspect of the business. Finally, it can be difficult to turn hunting from a hobby into a full-time business. Most landowners will find that a good strategy for leasing is to start small and grow into the business as experience and resources are developed.

Recreational leasing can be an effective way to supplement income from farming and ranching enterprises, often without major adjustment to existing agricultural practices. However, continued success of the business will depend on management of wildlife and habitat, a clear understanding of landowner liability, and an effective marketing strategy.

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Appendix 1. Examples of Lease Rates for Deer Habitat

2003 Survey of Kansas Landowners and Non-Resident Hunters*

	Lease Type	Average	Minimum	Maximum	Standard Deviation	Number of Observations
Per Acre:	Landowner leasing to outfitter	\$2.92	\$0.50	\$12	\$2.86	22
	Landowner leasing to hunter	\$2.60	\$0.61	\$6	\$1.58	16
	Hunter leasing from landowner	\$2.30	\$0.25	\$5	\$1.42	11
Daily Fee:	Landowner leasing to outfitter	\$254	\$50	\$500	\$185	11
	Landowner leasing to hunter	\$158	\$10	\$400	\$123	11
	Hunter leasing from landowner	\$168	\$50	\$300	\$103	7
Per Season:	Landowner leasing to outfitter	\$1,271	\$250	\$5,500	\$1,729	14
	Landowner leasing to hunter	\$1,767	\$100	\$5,000	\$1,755	6
	Hunter leasing from landowner	\$1,285	\$100	\$6,000	\$1,216	26

* Summarized from 2003 K-State survey data by Dr. Tom Marsh and Justin Taylor.

Appendix 2. Example Hunting Lease Agreement

THE STATE OF (state); COUNTY OF (county).

KNOW ALL MEN BY THESE PRESENTS:

This Hunting Lease Agreement is made by and between _____ (Landowner), hereinafter called "LESSOR", and (Hunters), hereinafter called "LESSEES".

[The name and address of the landowner and individual or group of individuals may be listed. A hunter may be represented by a hunting club, sportsman's association, or other recreational group.]

1. LESSOR does hereby lease to LESSEES, for the purpose of hunting (specify game animals) during the season established and in accordance with the laws, rules and regulations of the (state wildlife and parks department) the following described premises located in _____ County, (state):

[In addition to a legal description, this section may include a description of any areas that are off-limits to the user, including safety zones around barns, buildings, and pastures. The lessee may be given a map or a tour to point out boundaries of the leased property.]

2. The term of this lease is for the (year) (game animals) hunting season, which season is scheduled to begin on or about the ____ day of (month) and ending on or about (month, year).

3. The consideration is to be paid by LESSEE to LESSOR at _____ County, (state), is \$(amount) in cash, one-half of the total to be paid on or before (day, month, year), and the balance to be paid on or before (day, month, year). Failure to pay the second installment shall thereupon terminate and cancel the lease and the amount already paid shall be forfeited as liquidated damages for the breach of the agreement.

4. In the event any hunter paying consideration for this lease fails to execute the same, then those hunters executing the agreement shall be deemed as agents for such other hunters and responsible for all obligations hereunder imposed upon each individual member of the party. Violation of any agreement or obligation herein by any member of the hunting party shall cause the lease thereupon to cease and terminate as to the entire group and all rights granted hereunder forfeited.

5. LESSEES understand and agree that the lease premises is not leased for agricultural and grazing purposes and, consequently, takes subject to the rights thereof. LESSEES further take subject to the right of any oil, gas, and mineral leases presently in existence on the lease premises or that may be executed during the term of this lease. LESSEES and LESSOR agree to cooperate so that the respective activities of one will not unduly interfere with the other.

6. LESSEES shall take the proper care of the lease property, the house, and all other improvements located thereon, and shall be liable for LESSOR for any damage caused to domestic livestock, fences, or other property of LESSOR due to the activities of LESSEES or their guests exercising privileges under this lease.

7. LESSEES further covenant that they have inspected the described property and have found the premises to be in an acceptable condition and hereby waive any right to complain or to recover from LESSOR in the future relating to the condition of the lease property or any improvement located thereon.

8. LESSEES agree to protect, defend, indemnify, and save LESSOR harmless from any and all liability, claims, demands, causes of action of every kind, and character, without limit and without regard to the cause or causes therefore of the negligence of any party of parties arising in connection herewith in favor of (1) any lessees hereto, (2) any person who comes on the lease premises with the express of implied

permission of Lessees. The above indemnity shall apply even if LESSOR'S sole negligence is the cause of such accident, injury, or damages.

9. If LESSEES default in the performance of any of the covenant or conditions hereof, then such breach shall cause an immediate termination of this lease and a forfeiture to LESSOR of all rentals prepaid. In the event a lawsuit arises out of or in connection with this lease agreement and the rights of the parties thereof, the prevailing party may recover not only actual damages and costs, but also reasonable attorney's fees expended in the matter.

[Examples of Optional Clauses]

1. Requirement to keep accurate records of all game taken and provide this information to the landowner at the end of the season.

2. Restrictions on the following activities:

a. Limit use of dogs on property, or limit to certain times and areas

b. Limit use of 4-wheel drive vehicles, or limit use to existing roads

c. Limit overnight camping or fires on the property

d. The number of invited guests the lessee may bring onto the property

3. Landowner may reserve the right to hunt on their own land, or perhaps allow their family and guests to hunt.

4. Lessees may be held responsible for damages caused by their presence on the property, including broken fences, litter, or injured livestock. Penalties may be listed as repair or replacement.

5. Lessees may be permitted to construct blinds, tree stands, or feeders on the property and shall be permitted to remove these items upon termination of the lease, provided, no blind or stand shall be constructed in a manner that damages any of the trees located on the property.

6. Landowner may require notice prior to use of the property. This can include check-in at the landowner's house, written notice, or phoning in advance.

7. Permission of landowner for lessee to assign or sublet the leased rights.

8. Option of landowner to re-evaluate any existing harvest quotas on an annual basis.

EXECUTED this _____ day of _____ (month), _____ (year).

LESSOR:

LESSEES:

1. _____

1. _____

2. _____

2. _____

3. _____

3. _____

4. _____

4. _____

5. _____

5. _____

Reference: Lee, C. and F.R. Henderson, eds. 1995. *Private Lands Wildlife Management*. Kansas State University.

Appendix 3. Sources for Hunting Lease Liability Insurance October 2003

K-State Research and Extension does not endorse any of these companies. This list represents only a few of the companies that provide recreational leasing insurance for landowners.

Gillingham and Associates, Inc.
The Outdoorsman Agency
8501 Turnpike Drive, Suite 200
Westminster, CO 80031
Phone: 303-428-5400
Fax: 303-428-5900
www.outdoorinsurance.com

Bramlett Agency
1505 North Commerce, Suite 104
PO Box 369
Ardmore, OK 73402
Phone: 800-797-3371, 580-223-7300
Fax: 580-223-8284
www.bramlettagency.com

Forest Landowners Association, Inc.
Outdoor Risk Services, Inc.
14 Monckton Blvd.
Columbia, SC 29206
Phone: 866-837-6054, 843-757-3103
Fax: 843-757-0691
www.forestlandowners.com
www.outdoorrisk.com

Davis-Garvin Agency, Inc.
PO Box 21627
Columbia, SC 29221-9961
Phone: 800-845-3163, 803-732-0060
Fax: 803-781-1714
www.davisgarvin.com

ISERA (International Special Event and
Recreation Association)
PO Box 526148
Salt Lake City, UT 84152-6148
Phone: 800-321-1493
Fax: 800-666-9011
www.smallcompanyinsurance.com

WOGA (Worldwide Outfitters and
Guide Association)
PO Box 526148
Salt Lake City, UT 84152-6148
Phone: 800-321-1493
Fax: 800-666-9011
www.smallcompanyinsurance.com

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Publications from Kansas State University are available on the World Wide Web at: <http://www.oznet.ksu.edu>

Agricultural economics publications can also be found at: <http://www.Agmanager.info>

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