

**From:** WoodlandCover [mailto:insurance@forsure.ie]  
**Sent:** 13 October 2014 15:34  
**To:** forestryprogram2014-2020  
**Subject:** RE: Forestry programme 2014-2020

Further to a previous note re the Consultation paper from March 2014 we note that Measure 4 (Prevention and Restoration of Damage – as slightly amended from Measure 3 in the March Consultation Paper) is being interpreted by some as being available for fire or wind damage although they are not specifically listed. Clarity on that would assist owners in making decisions regarding insurance cover and extent of cover.

There is a potential major risk to existing and future forests from the apparent policy of encouraging burning on commonages for the Glas scheme. Such burning, as well as being environmentally detrimental, could also jeopardise availability of insurance cover, at least for areas adjacent to or near commonages.

Forest insurance continues to be available but the high level of claims from fires and wind in recent years is impacting. Compulsory fire/reconstitution insurance for all newly planted and grant aided projects would (a) widen the insurance base and thus potentially reduce costs and (b) protect the State investment and ensure replanting following loss.

In assessing site suitability for approval and grant aid of new planting fire risk should be a factor with the creation of and maintenance of risk mitigation measures such as firebreaks, reservoirs being a condition of grant and premium aid. Where such conditions are imposed the annual premium payment application could contain a declaration of maintenance of mitigation measures.

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