



# GOLF COURSE INSURANCE PROGRAM

**INSURANCE FOR GOLF COURSES AVAILABLE WITH AN A.M. BEST “A+ XV” RATED CARRIER**

## NEW ENHANCED PROGRAM | INDUSTRY’S BROADEST COVERAGE!

### TARGET CLASSES

- Public golf courses
- Daily fee courses
- Private country clubs
- Semi-private golf clubs

### COVERAGE

#### General Liability

- Medical Payments - \$15,000
- Damage to Premises – Rented to You - \$500,000
- Liability Coverage Extensions Include:
  - Errant Ball Damage
  - Golf or Tennis Pro Professional Liability \$1,000,000
  - Club Services Errors and Omissions - \$25,000
  - Delivery Errors and Omissions - \$25,000
  - Voluntary Property Damage - \$25,000
  - Care, Custody or Control - \$5,000
  - Incidental Malpractice
  - AI Status for Vendors, Lessors of Leased Equipment, Volunteers, Club Members, Users of Golf Mobiles and those required by contract.
- Liability pricing based on number of rounds

#### Property

- Buildings and business personal property on blanket basis
- Business income on an actual loss sustained basis
- Equipment breakdown
- Golf carts and course maintenance equipment on replacement cost basis
- Golf course grounds (tee to green coverage) up to \$2,000,000
- Max TIV is \$20,000,000 per location
- Tree coverage up to \$250,000 per location

#### Optional Liability Coverages

- Liquor Liability
- Hired and Non-Owned Auto Liability
- Employee Benefits Liability
- Garagekeepers Legal Liability for Valet Services
- Pesticide and Herbicide

#### Additional Optional Coverages

- Umbrella
- Workers’ Compensation
- Business Auto
- Directors and Officers
- Underground and Above Ground Storage Tanks
- Crime

#### Key Coverage Extensions added/enhanced:

- Business Computer - Equipment/ Data/Media
- Club Pro Replacement Expense
- Foundations, Underground Piping and Sprinkler Systems
- Golf Specific Property
- Ordinance or Law – Coverage A Included, B & C - \$1,000,000 Combined
- Paved Surfaces
- Sewer Back-Up
- Utility Services – Direct Damage including BI and Time Element
- Personal Property of Club Pro, Members, Guests
- Plus more than 75 additional coverage extensions at no additional charge

### MINIMUM PREMIUM

- \$1,250 (Package)

### GET A QUOTE



#### SUBMISSION REQUIREMENTS

- [Golf Course Application](#)
- 5 Years Currently Valued Loss Runs



#### SUBMIT A RISK

Email: [programs@allrisks.com](mailto:programs@allrisks.com)  
 Fax: 410-828-8179

### AVAILABLE NATIONWIDE



#### CONTACT

**ALEX NIX**  
 800-366-5810 x3019  
 Underwriter  
[anix@allrisks.com](mailto:anix@allrisks.com)