

Association AdvantageSM for Midwest Golf Course Owners

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Specialized protection. Exclusive discount.

Count on SECURA for protection designed specifically for golf course owners. We deliver the perfect solution through our outstanding products and services.

You'll have fewer worries when you're covered by this insurance program. It is designed to offer you the proper protection for your golf course — whether it's a private, semi-private, or daily-fee golf facility.

Plus, as a member of the Midwest Golf Course Owners Association, you receive an exclusive insurance discount on your policy.



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Insurance program for golf course owners

Coverage features

Golf Course Owners Property WRAP

- Additional Covered Property \$250,000
- Golf Ball Property Damage \$2,500 per occurrence/\$25,000 aggregate
- Personal Property of Members, Customers, and Guests (\$5,000 maximum for any one individual) \$100,000
- Personal Property of Golf Club Professionals \$25,000
- Golf Carts and Grounds Maintenance Equipment
 - Owned and Members Carts \$25,000
 - Leased or Borrowed Golf Carts \$50,000
 - Additional blanket limits available
- Golf Course Sprinkler System (included within building limit)
- Outdoor Trees and Plants (\$5,000 per item) \$50,000
- Fine Arts (including trophies, momentos, and club prizes) \$50,000
- Spoilage \$50,000
- Food Contamination Shutdown-Business Income \$50,000
- Utility Services-Direct Damage \$25,000
- Utility Services-Time Element \$25,000
- Pollutant Cleanup and Removal-Business Income \$25,000

Golf General Liability WRAP

- Golf club professionals and not-for-profit members covered as additional insureds

- \$100,000 Fire, Lightning, or Explosion Damage
- Personal injury broadened to include discrimination when not related to employment practice
- Medical Expense Limit increased to \$10,000 and extended to golf facility members and not-for-profit members
- Automatic protection to eligible persons or entities that require you, by written contract, to name them as an additional insured

Additional coverages available

Tees, Greens, and Cut Fairways Coverage

Provides coverage for direct damage to golf course tees, greens, cut fairways, and other maintained playing surfaces.

Club Professional Replacement Expense Coverage

Provides coverage for specific expenses incurred to replace the club professional/lesson activities during a replacement search. \$50,000 per named professional up to 180 days.

Business Interruption

Available on an actual loss sustained basis for up to 12 months.

Herbicide/Pesticide

Protects against losses due to overspraying of herbicides/pesticides on your premises. Limits available up to \$1,000,000.

Golf Course Trees - Broadened Causes

Expands protection for trees, shrubs, and plants to include damage from wind or hail, vehicles, or vandalism.

Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Please read the policy carefully.

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