



Golf Courses & Country Clubs

You want customized protection for your business. With SECURA, you get insurance and service tailored to your golf course.

Whether you run a private, semi-private, or daily fee golf facility, you'll have peace of mind so you can focus on your facility. You'll find our people truly care and enjoy helping you.

Key Coverage Benefits

Golf Property WRAP

- Flex Coverage Limit \$125,000
 - Use for six coverages in any combination.
- Broadened Covered Property - Golf items \$300,000
- Expanded Property of Others, Members, Customers, Golf Pros, Carts, and Property Damage from balls.
- Broadened Business Income
 - \$100,000 for Dependent Properties.
 - \$ 50,000 for Income, Extra Expense, Civil Authority, Lost Lease Protection, and Utility Services Income (combined with Equipment Breakdown WRAP).
 - \$ 25,000 for Newly Acquired Location, Pollutant Cleanup, and Transit Income.
 - Extended Business Income - 180 days.
- Outdoor Trees Shrubs and Plants \$25,000
 - Any one Tree..... \$2500
 - Per Signature Tree..... \$5000

Golf General Liability WRAP

- Golf or Tennis Professional Liability..... Included
- Facility Services and Delivery E&O..... \$25,000
- Medical Payment, Who Is An Insured clarifications

Elite General Liability WRAP

- Additional Insured types added
- Catastrophe Employee Care Costs..... \$150,000
- Employee or Volunteer Indemnification..... \$25,000
- Fundraising Event Blackout..... \$50,000

Incidental Medical Malpractice

- Protect employees or volunteer workers who are covered health professionals for providing first aid or Good Samaritan type services.

Supplementary Coverage Available

Tees, Greens, and Cut Fairways Coverage

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

Trees - Expanded Causes of Loss

Expands protection for trees, shrubs and plants for damage from wind or hail, vehicles and vandalism up to a selected limit. Income for covered damage is provided at \$10,000.

Trees, Shrubs, Plants Supplemental Debris Removal

Adds more tree related debris removal expenses from wind or hail at 50 percent of costs in excess of \$500 deductible, up to \$10,000 per loss.

Golf Cart Coverage

Provides blanket limit coverage, subject to a per cart limit, for golf carts owned by you or by others. This option adds to what's provided by the Golf Course Property WRAP.

Scheduled Property - Mobile Equipment and Tools

- Blanket Golf Course Equipment \$10,000
- Small Tools..... \$5,000

Schedule other items as needed. Limits can be adjusted to your specific needs

Additional Coverages Built-In

- Equipment Breakdown WRAP..... Required
- Food Contamination..... \$50,000
- Water Back-up and Sump Overflow \$15,000

More Options to Consider

- Cyber Security
- Employee Benefits Liability
- Employment Practices Liability
- Non-Profit Directors and Officers Liability
- Workers' Compensation and Employers Liability
- Commercial Liability Umbrella
- Business Auto WRAP - Greater coverage for your business automobile, plus it saves you money by including a number of valuable coverage extensions in one form

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. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.

Protection designed for you.





Elite Golf Course Property WRAP

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tailored to your golf course.

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golf facility, you'll have peace of mind so you can focus
on your facility. You'll find our people truly care and enjoy
helping you.

Limits are shown at the maximum combined value from
referenced integrated forms.

Key Coverage Benefits

Elite Golf Course Property WRAP

Flex Coverages

The Flex Coverage Limits reduce worry about having enough
coverage. At the time of loss, apply your limit of \$250,000 to any
combination of the nine coverages below:

- Accounts Receivable (\$5,000 off premise limit)
- Debris Removal
- Electronic Data
- Fine Arts at Described Premises
- Fire Extinguisher Recharge
- Outdoor Property – limited causes of loss
(Trees \$5,000 each or \$10,000 each Signature Tree)
- Personal Property of Others (excluding employee tools)
- Public Safety Service Charges
- Valuable Papers and Records (\$5,000 off premise limit)

Higher Flex Coverage limit may be available upon review.

More Key Golf Course Coverages

Expanded Property of Others

- \$25,000 Personal Property of golf professionals.
- \$100,000 Personal Property of Members, Customers and
Guests, up to \$5000 each person.
- \$100,000 Golf Carts Leased or Borrowed from Others.
- 25,000 Golf Ball Property Damage, up to \$2,500 each.

Golf Carts and Maintenance Equipment

- \$100,000 for Owned by Insured and Club Members.

Broadened Covered Property

- \$500,000 for Golf Course related features are clearly
defined as covered property including bridges, patios, foot
and cart paths or cart roads adjacent to holes, retaining
walls, underground pipes, fountains, monuments, or
statues, hole markers, ball washers, water coolers, cups,
flags, directional signs, benches, tee markers, fairway bells
adjacent to holes; lightning detection/warning systems;
pump houses, portable comfort stations, tennis courts,
playground and playground equipment; towers, lights, poles,
driving range nets; and other manmade structures and
fixtures normal to a golf course operation.
- Pools and Sprinkler Systems are included within the
Building Limit.

Broadened Business Income

- \$100,000 for Income, Extra Expense, Civil Authority,
Dependent Properties and Lost Lease Protection
- \$50,000 Utility Services Income (combined with Equipment
Breakdown WRAP).
- \$ 25,000 for Customer Inconvenience, Membership Dues
Reimbursement, Newly Acquired Location, Pollutant
Cleanup, and Transit Income.
- Extended Business Income – 24 months

Additional Elite Features

- \$100,000 Employee Theft
- \$25,000 per Claim Contract Penalty Costs
– \$50,000 aggregate limit
- \$10,000 per claim Catastrophe Employee Care
– \$20,000 aggregate limit
- \$5,000 Realty Tax-Increased Assessment
- \$5,000 Security After a Loss

*These are coverage highlights. For a complete list of coverages, please see the reverse
side of this document. Contact your independent insurance agent for details.*

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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. Policies may be
underwritten by SECURA Insurance Company or SECURA Supreme Insurance Com-
pany, affiliated companies referred to collectively as SECURA Insurance Companies.
Please read the policy carefully.*

Protection designed for you.



Elite Golf Course Property WRAP

Elite Golf Course Property WRAP Coverage Summary

Limits are shown at the maximum combined value from referenced integrated forms.

Flex Coverage Extensions

- Flex Coverage Limit of Insurance\$ 250,000
- Applies to the following Coverage Options:
 - Accounts Receivable (\$5,000 Off premise)
 - Debris Removal
 - Electronic Data
 - Fine Arts At Described Premises
 - Fire Extinguisher Recharge
 - Outdoor Property - limited cause of loss \$5,000 each Tree or \$10,000 each Signature Tree
 - Personal Property Of Others (excluding employee tools)
 - Public Safety Service Charges
 - Valuable Papers (\$5,000 Off premise)

Coverage Features

- Additional Covered Property (Foundations, walks, etc.) with Added Golf Items \$500,000
- Additional Covered Property (Business Personal Property on structures or in portable units).....Included in BPP Limit
- Additional Covered Property (Pools And Sprinkler Systems).....Included in Building Limit
- Broadened Business Income..... \$100,000
 - Civil Authority, Lost Lease Protection and Dependent/Secondary Properties
 - Utility Services Income (combined with Equipment Breakdown WRAP).....\$50,000
 - Additional Broadened Business Income.....\$25,000
 - Pollutant Cleanup Income, and Transit Business Income
 - Extended Business Income (or Period of Indemnity)24 months
- BPP - Seasonal Increaselesser of \$250,000 or 25%
- Catastrophe Care - per Claim.....\$10,000
 - Aggregate\$20,000
- Claim Data or Inventory Expense\$5,000
- Computer and Funds Transfer Fraud.....\$5,000
- Consequential Damage.....\$25,000
- Contract Penalty - per Claim \$25,000 Aggregate.....\$50,000
- Credit Card Slips.....\$5,000
- Deferred Payments.....\$25,000
- Emergency Vacating Expense\$25,000
- Employee Theft.....\$100,000
- Fire Suppression System Recharge.....\$2,500
- Forgery or Alteration.....\$50,000
- Furs.....\$5,000
- Golf Ball Damage (\$2500 per occurrence)\$25,000
- Golf Carts and Maintenance Equipment.....\$100,000
- Golf Carts Leased and Borrowed.....\$100,000
- Lock Replacement.....\$5,000
- Money and Securities
 - On Premise/ Off Premise\$25,000/\$10,000

- Money Orders and Counterfeit Money.....\$10,000
- Newly Acquired, Constructed Property/Income \$2,500,000
- Ordinance or Law
 - Undamaged Portion Building Limit
 - Tenant BettermentsBPP Limit
 - Demolition and Increased Costs..... \$250,000
 - Increased Period of Restoration Included in Broadened Business Income
- Outdoor Signs - attached or not - limit per sign\$15,000
- Personal Effects (Excluding Employee Tools)\$25,000
- Personal Property of Golf Professionals..... \$25,000
- Personal Property of Members, Customers and Guests Maximum per Person \$5000..... \$100,000
- Pollutant Clean Up and Removal \$100,000
- Precious Metals.....\$10,000
- Property at Fair, Trade Show, or Exhibition.....\$35,000
- Property in a Non-Owned Location.....\$35,000
- Property in Care of a Salesperson.....\$10,000
- Property in Transit (Any Vehicle).....\$35,000
- Spoilage (combined with Equipment Breakdown WRAP).....\$50,000
- Realty Tax-Increased Assessment.....\$5,000
- Tenant Building - Required By Lease.....\$25,000
- Tenant Glass Breakage.....\$50,000
- Theft of Building Materials.....\$50,000
- Unscheduled Structures Building Limit or \$25,000 whichever is Less

Claim-Friendly Features

- Coinsurance WaiverUnder \$10,000
- Covered Crime Reward.....\$5,000
- Removal Of Property To Prevent A Loss\$1,000
- Security After Loss\$5,000

Deductible Provisions

- Selected Deductible \$500 - Accounts Receivable, Computer Fraud Coverage, Electronic Data, Emergency Evacuating Expenses, Employee Theft, Fine Arts, Forgery Or Alteration, Furs, Money And Securities, Outdoor Property, Outdoor Signs, Personal Effects (Excluding Employee Tools), Personal Property Of Golf Club Professionals, Personal Property Of Others, Precious Metals, Spoilage Coverage, Tenant Glass Breakage, Valuable Papers And Records.
- Selected Deductible \$1000 - Golf Carts - Owned, Members, Leased or Borrowed.
- Waiting Period - 24 hour Utility Service, 30 day Membership Dues Reimbursement
- No Deductible - Broadened Business Income, Broadened Business Income, Catastrophe Employee Care Costs, Covered Crime Reward, Credit Card Slips, Fire Extinguisher Recharge, Fire Suppression System Recharge, Golf Ball Property Damage, Lock Replacement Due To Theft Of Keys Or Transmitters, Personal Property Of Members Customers And Guests, Public Safety Service Charges, Realty Tax-Increased Assessment, Security After Loss, Welfare and Pension Plan ERISA Compliance.
- Covered Property Deductible - All Others

Protection designed for you.

