



Golf Course Property WRAP

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.

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

Key coverage benefits

Golf Course Property WRAP

The Flex Coverage Limits reduce worry about having enough coverage. At the time of loss, apply your limit of \$125,000 to any combination of the six coverages below:

- Debris Removal
- Electronic Data
- Fine Arts at Described Premises
- Fire Extinguisher Recharge
- Personal Property of Others (excluding employee tools)
- Public Safety Service Charges

More key golf course coverages

Broadened Covered Property

- \$300,000 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

Expanded Property of Others

- \$25,000 Personal Property of Golf Professionals
- \$50,000 Personal Property of Members, Customers, and Guests, up to \$5000 each person
- \$100,000 Golf Carts Leased or Borrowed from Others
- \$2,500 Golf Ball Property Damage, up to \$500 each

Golf Carts and Maintenance Equipment

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

Outdoor Trees, Shrubs, and Plants

- \$25,000 for limited causes of loss
 - \$2,500 per Tree, or
 - \$5,000 per Signature Tree

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

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.

Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including rating, 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.



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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 \$125,000
- Applies to the following coverage options:
 - Debris Removal
 - Electronic Data
 - Fine Arts at Described Premises
 - Fire Extinguisher Recharge
 - Personal Property of Others (excluding employee tools)
 - Public Safety Service Charges

Coverage features

- Accounts Receivable (Not Electronic Data).....\$50,000
- Additional Covered Property (Foundations, walks, etc.) with Added Golf Items..... \$300,000
- 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.....\$50,000
 - Civil Authority, Lost Lease Protection, and Utility Services Income (combined with Equipment Breakdown WRAP)
 - Dependent/Secondary Income..... \$100,000
 - Additional Broadened Business Income.....\$25,000
 - Pollutant Cleanup Income and Transit Business Income
 - Extended Period of Indemnity 180 days
- BPP - Seasonal Increase lesser of \$100,000 or 25%
- Claim Data or Inventory Expense \$2,500
- Computer and Funds Transfer Fraud.....\$5,000
- Consequential Damage.....\$25,000
- Credit Card Slips.....\$5,000
- Deferred Payments.....\$25,000
- Emergency Vacating Expense\$10,000
- Employee Theft.....\$50,000
- Fire Suppression System Recharge.....\$2,500
- Forgery or Alteration.....\$25,000
- Furs.....\$5,000
- Golf Ball Property Damage (\$500 per occurrence)..... \$2,500
- Golf Carts and Maintenance Equipment \$100,000
- Golf Carts Leased and Borrowed.....\$100,000
- Lock Replacement.....\$1,000
- Money and Securities
 - On Premise/Off Premise.....\$10,000
- Money Orders and Counterfeit Money.....\$5,000
- Newly Acquired, Constructed Property/Income... \$1,500,000
- Ordinance or Law
 - Undamaged Portion Building Limit
 - Tenant Betterments BPP Limit
 - Demolition and Increased Costs..... \$250,000
 - Increased Period of Restoration..... Included in Broadened Business Income

- Outdoor Signs (attached or not) — limit per sign\$10,000
- Outdoor Property — Fences and Antennas\$10,000
- Outdoor Property — Trees/Shrubs/Plants.....\$25,000
 - Limit per Tree\$2,500
 - Limit per Signature Tree\$5,000
- Personal Effects (Excluding Employee Tools)\$25,000
- Personal Property of Golf Professionals.....\$25,000
- Personal Property of Members, Customers and Guests Maximum per Person \$5,000\$50,000
- Pollutant Clean Up and Removal\$100,000
- Precious Metals.....\$5,000
- Property at Fair, Trade Show, or Exhibition.....\$15,000
- Property in a Non-Owned Location.....\$15,000
- Property in Care of a Salesperson.....\$10,000
- Property in Transit (Any Vehicle).....\$15,000
- Spoilage (combined with Equipment Breakdown WRAP).....\$50,000
- Tenant Building — Required by Lease.....\$10,000
- Tenant Glass Breakage\$50,000
- Theft of Building Materials.....\$50,000
- Theft of Telephone or Dataline Services.....\$5,000
- Unscheduled Structures Building Limit or \$25,000 whichever is Less
- Valuable Papers and Records.....\$50,000

Claim-friendly features

- Coinsurance Waiver Under \$10,000
- Covered Crime Reward.....\$5,000
- Removal of Property to Prevent a Loss.....\$1,000

Deductible provisions

- Selected deductible \$500 — Accounts Receivables, Computer and Funds Transfer Fraud, Electronic Data, Employee Theft, Emergency Evacuating Expenses, Fine Arts, Forgery or Alteration, Furs, Money and Securities, Money Orders and Counterfeit Money, Outdoor Property, Outdoor Signs, Personal Effects (Excluding Employee Tools), Personal Effects (you or your employees), Personal Property of Golf Club Professionals, Personal Property of Others, Precious Metals, Spoilage Coverage, Tenant Glass Breakage, and Valuable Papers and Records
- Selected Deductible \$1,000 — Golf Carts - Owned, Members, Leased, or Borrowed
- Waiting Period 24 hours Civil Authority and Utility Service Income
- No Deductible — Broadened Business Income, Covered Crime Reward, Credit Card Slips, Fire Extinguisher Recharge, Fire Suppression System Recharge, Golf Ball Property Damage, Lock Replacement, Personal Property of Members Customers and Guests, Public Safety Service Charges, Welfare, and Pension Plan ERISA Compliance
- Covered Property Deductible — All Others

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