



Association AdvantageSM for Golf Course Owners

Count on SECURA for protection designed specifically for golf course owners.

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 Golf Course Owners Association, you receive an exclusive insurance discount on your policy.

Insurance program for golf course owners

Key Coverage Benefits

Elite Golf Course Property WRAP

- Flex Coverage Limit\$250,000
 - Use for nine coverages in any combination, (including Outdoor Trees - limited perils).
 - Any one Tree.....\$5,000
 - Per Signature Tree.....\$10,000
 - *Higher Flex Coverage limit may be available upon review*
- Broadened Covered Property - Golf \$500,000
- Expanded Property of Others, Members, Customers, Golf Pros, Carts, and Property Damage from balls.
- Broadened Business Income
 - \$100,000 for Income, Extra Expense, Civil Authority, 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.

Golf Course 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 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.

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.

