

ClubPac Program

2009 Program Change Summary

- **Course & Greens Coverage** - This basic coverage has been included with optional increased maximum limits for some time, however for 2009 both increased limits “per hole” and higher total aggregate limits are now available
- **Rented Equipment & Carts** - ClubPac has automatically provided up to \$100,000. of coverage for equipment or carts rented to the club for periods less than 30 consecutive days
 - Increased limits of \$200,000. or \$300,00. are now available.
 - This is a “Bailee’s Liability” coverage, so all settlements are at Actual Cash Value.
- **Business Travel Accident** - The Principle Sum limit on this coverage has been increased from \$50,000. to \$100,000.

Directors’ & Officers’ Liability - Minor changes have been made to the wordings in order to clarify that claims resulting from the failure to obtain or maintain insurance, or adequate insurance, are not covered by the policy.