

ClubPac Program

2007 Program Change Summary

- **No Coinsurance** – An optional “no coinsurance” form of coverage is now available to clubs with a recent professional appraisal on file. Conditions of this new coverage are outlined on the Supplemental Application form available on our Website.

Arrangements have been made to offer “reasonably priced” professional Building Replacement Cost appraisals to clubs wishing to check their “Insured Values” and possibly take advantage of the new No Coinsurance option.

- **Private Fire Protection** – Various premium credits are now available to clubs who have installed Private Fire Hydrants and/or Privately sourced sprinkler systems, which meet ULC standards and ClubPac underwriting guidelines.
- **Course & Greens** – A limit of \$5,000. per tree including all related costs has been implemented.

- A limit of \$5,000. per event now applies to clean-up of UNINSURED property blown onto the course.

- A 120 hour uninsured debris clean-up limitation now applies to this coverage extension.

- The deductible for this rider has been coordinated with the basic policy deductible. The higher deductible will now apply.

- **Sprayer’s Liability** – Coverage for liability resulting from the licensed spraying of pesticides, herbicides and fertilizers is now automatically amended to meet current minimum Provincial requirements.
- **Legal Liability** – Property of others in the Care, Custody & Control of the Insured has been expanded to include liability resulting from Employee Theft.
 - Policy wordings have been cleaned-up to more clearly define the property covered and excluded in each section.

- Members' **property in lockers** has been defined as property in the Care, Custody & Control of the Insured. Optional legal liability coverage is now available for this exposure.

- **Volunteers as Insureds** – In order to fully protect Volunteers working on behalf of the club from serious liability exposures, volunteers are now clearly defined as EMPLOYEES. Please note that this has implications for both THEFT and EMPLOYEE BOND coverages too.

This summary of changes has been provided for information purposes only. The coverages offered and/or provided are subject to the actual terms, conditions and exclusions in the policy. Nothing in this summary shall be construed to change or override the actual policy or to increase coverage.