

ClubPac Program

2008 Program Change Summary

- **Forced Course Closure** - This coverage has been available as an “option” for some time, however for 2008 a “basic” amount of coverage has been added to every ClubPac policy at no additional cost to the club.
 - An amount of \$5,000. weekly coverage, with a 5 week maximum indemnity period is now included.
 - Increased limits and indemnity periods are still available, however the premium for these items has been reduced by 50%.
- **Safety Netting** - There are some significant differences in design and quality of safety netting on the market and we have been receiving pressure from clubs to recognize these differences. As a result we are making the following changes to the coverage of these items.
 - Replacement Cost coverage will be limited to netting and related fixtures under 5 years of age. Items over five years will be insured on an Actual Cash Value basis only.
 - A minimum deductible of \$ 5,000. will apply to all weather related losses occurring during the golfing season. The minimum weather deductible during the winter period will increase to \$10,000. (For the purposes of this coverage, the “winter period” is defined as Nov 15th to Mar 15th inclusive.)
 - Clubs are encouraged to take down or otherwise secure netting when the course closes for the winter.
- **Five Star Forgiveness** - For many years ClubPac has provided a 3 Years Claims Free discount to participating clubs. In addition, we are implementing a Five Year Forgiveness clause. Clubs who are more than five years claims free will be allowed to submit one subsequent claim without losing their claims free discount.
- **Staff Labour Allowance** - Due to the diversity of golf club employee functions and availability of equipment, golf courses often prefer to use their own employees to clean-up and remove debris after a loss or to carry out small repairs and/or rebuilding. As insurance policies generally do not cover insured's / employee wages, this creates an unusual claims situation.
 - In recognition of this practice ClubPac has always provided for an “offset allowance” of \$10 to \$12 per hour for employee time. For 2008 this allowance has been increased to \$15. per hour.