



## CLUBPAC - Extensions & Benefits

January 2011

### PROPERTY

- **Automatic re-instatement** of coverage after a loss.
- **60-day notice** of cancellation (except for non-payment).
- Optional **No Co-insurance** form available with professional appraisals.
- 90 % **Margins Clause** applicable to Statement of Values
- Clubs earn a **Three Year Claims Free Discount**.
- **Full off-premises** coverage (subject to a locked vehicle warranty).
- Full on or off premises coverage for **licensed or unlicensed motorised golf carts**.
- **Replacement Cost** coverage is provided on **greenskeeping equipment and motorized golf carts** up to ten (10) years old at the Insured's option. Actual Cash Value thereafter.
- Full cover on **Pull Carts & Range Balls**, subject to a \$5,000. overnight deductible for vandalism or theft if not stored in a fully locked building and alarmed.
- \$100,000 coverage on Short Term (Less than 30 days) **Rented Equipment & Golf Carts**. (Subject to a \$10,000. deductible.) [ See Options Quote Sheet for other limits ]
- **Leased Equipment** can be insured at Full Replacement Cost if the equipment is subject to a Buy Out option.
- **Safety Netting** can be covered on a Replacement Cost basis up to 3 years of age, subject to a minimum deductible of \$10,000.
- Equipment lessors are automatically included as **LOSS PAYEES** and **ADDITIONAL INSUREDS**
- Ten (10) day **notice of intent to subrogate**.
- 60-day / \$250,000 automatic coverage on **newly acquired property & equipment**.
- Full coverage on **antennae, signs, and glass**.
- **Earthquake** coverage (deductible 5%, minimum \$100,000); (deductible 10%, minimum \$250,000 in some areas of Quebec & British Columbia)
- **Flood** coverage (deductible \$25,000.); (deductible \$50,000 in some areas of Quebec & British Columbia)

- **By-Laws** coverage (maximum 10% of insured building value) [Optional additional coverage is available.]
- **Freezing of exterior pipes** is covered during the usual operating season if the value of the irrigation system has been included in the P.O.E.D. coverage.
- **Freezing of interior pipes** is automatically covered subject to a heating maintenance warranty or draining of the system.
- Consequential **frozen food loss** is covered, including off-premises power interruption caused by an insured peril.
- \$20,000 **Food Contamination** Expense
- **Voluntary Parting** – Up to \$5,000 coverage for loss of merchandise as a result of conversion, cons and scams.
- **Sewer back-up** endorsement is included (\$2,500 minimum deductible).
- **Collapse due to Weight of Ice & Snow** is fully covered on the fully finished portions of the main clubhouse. Optional coverage is available for other buildings and their contents. [See the Options Price list.]
- **Foundations, Underground Sprinkler Systems and/or Roads, Driveways & Parking Lots** may be covered at the Insured's option.
- **Liquor & Tobacco** products included.
- \$100,000 **Profits Insurance** No-co. form, including; 90 days ordinary payroll; 24 month indemnity; 33% limit per 30 day period, 4 weeks civil authority; & 25% (\$100,000. max.) Contingent coverage.
- Optional business interruption coverage is available for up to 50% **Membership Dues Reimbursement**.
- **Forced Course Closure** protection of \$5,000. per week for up to 5 weeks is included. Optional additional coverage is available.
- **Pandemic Outbreak Expense** of \$1,000. per day for up to 20 days, subject to a 24 hour deductible is included. Higher daily limits are available.
- \$50,000 **Extra Expense** coverage. (Optional 100% immediate form available.)
- \$3,000. (\$15,000. aggregate) **Medical Membership Dues** Reimbursement coverage.
- An allowance of up to **\$15.00 per hour** is allowed for **Employee Labour** used in clean-up or repair operations after a loss.
- \$50,000 **Accounts Receivable** coverage.
- \$100,000 max. **Business Travel Accident** coverage.
- \$10,000. **Critical Illness** coverage is included for two (2) named owners / managers.

- \$25,000 **Valuable Papers** coverage.
- \$10,000 Limited coverage on **ornamental landscaping** (maximum \$1,000 per item).
- \$100,000 on **Professional Fees** (excluding public adjusters).
- \$25,000 per event/\$1,000 per person on **personal effects of officers and employees**.
- \$25,000 **Lock & Key** replacement after an insured loss.
- \$25,000 on **Fire Department** charges.
- \$10,000 aggregate, **Arson, Theft, & Vandalism** Reward.
- Full **Accidental Breakdown of Mechanical & Electrical Systems** coverage
- \$10,000. / \$50,000. aggregate **Legal Expense Insurance** for contractual disputes.
- **Course & Greens:** - Coverage on a Named Perils basis to provide reimbursement for damage to the course & greens. Coverage is limited to a maximum of \$35,000. per hole and \$100,000 per loss. [See Options Quote Sheet for higher limits.]
  - **Debris Clean-up** – Twenty percent (20%) of the cost of cleaning up debris following an insured Course & Greens loss is covered regardless of the source of the debris. Increased limits of 30%, 40%, 50% or 75% are available. [ see Options Quote sheet for the higher limits.]
  - **Event Cancellation** – Up to \$10,000 per occurrence and \$50,000. per year for lost profits and non-recoverable expenses from confirmed tournaments cancelled as a direct result of an insured claim under the Damage to Golf Course & Greens extension.
  - **Enhanced Perils** – (Windstorm & Hail, Mudslide, Landslide, Storm Runoff Washout, Flood, Earthquake and Accidental Chemical Damage) may be added to the Course & Greens coverage. (Subject to \$50,000. other, & \$250,000. Earthquake, Deductibles) [ See Options Quote Sheet ]
- \$50,000 **Land or Water Pollution Clean-Up** Coverage.
- **Waste Removal** – up to \$25,000. to remove wastes illegally dumped on the Club's premises.
- **Proshop Inventory** – Proshop inventory owned by the club is automatically covered subject to an alarm warranty. Losses to Drivers, Irons and Putters not fully protected are limited to \$10,000.
- **Curling Stones** – a modified “Pair & Set” clause recognizing the lost value in an unmatched set of stones as a result of a partial loss.
- **Emergency Extension** – Policies are automatically extended up to 120 days on a pro-rata basis in the event that a declared State of Emergency makes renewal of the contract prior to expiry impossible.
- **Loss Control Inspections** – Independent professional loss control inspections are carried out and recommendations made, at most clubs every five (5) years at no additional cost to the Insured.

- **Insurance Evaluations** – The loss control inspectors will also provide professional building value estimations for insurance purposes on major structures to assist the club in purchasing the appropriate amount of insurance.
- \$10,000. **Legal Expense** - insurance, 75% reimbursement up to \$50,000. annual aggregate, to cover “Contract Disputes” either as plaintiff or defendant, is included in every policy

## LIABILITY

- **\$5,000,000.** standard limit of coverage.
  - \$5 & \$10 million limits of excess liability coverage are available on an **Umbrella** form.
  - All declared **Premises and Usual Operations** of a golf & country club.
  - **Punitive Damages** - liability protection is not limited to “Compensatory Damages” only. (Excluding U.S.A. jurisdictions.)
  - **Products and Completed Operations.**
  - **Personal Injury**
    - including **Humiliation & Discrimination**
    - including **Membership Cancellation or Refusal**
    - including **P.I.P.E.D. Act** claims
    - excluding **Wrongful Dismissal**
  - **Mental Anguish** included as a bodily injury.
  - \$ 5,000,000. **Host Liquor** liability. (\$200,000. limit if proper loss control measures are not in place.)
  - \$1,000. **Property Damage/Bodily Injury Deductible**, unless otherwise stated.
  - \$5,000,000. **Contingent Employer’s Liability**
  - \$50,000. **Employer’s Liability**. (Limit includes Legal Defence Costs.)
- \* Higher limits of coverage are available.
- **Employees and Volunteers** as additional insureds.
  - **Golf Professional & staff** as additional insureds.
  - **Blanket Additional Insured** endorsement included.
  - **Non-Owned Automobile** endorsement.
  - **Damage to Hired Automobiles** - \$2,500 deductible).
  - CGL **Excess of any Mandatory Automobile Insurance** for golf carts and/or course equipment.
  - **Blanket Contractual** liability (30-day reporting clause).
  - Extended motorised vehicle coverage for **carts and equipment**.
  - **Sudden & Accidental Pollution** coverage. (7 day discovery & reporting)

- **Cross Liability** clause.
- **Intentional Injury** to protect persons or property.
- **Employee Benefits** liability (\$1,000. deductible)
- **Voluntary Medical Payments** - \$10,000 per person - \$25,000 per event
- **Voluntary Compensation & Weekly Indemnity for Employees** injured on the job.
- **Voluntary Compensation & Weekly Indemnity for Members** injured at any Golf Course in the world.
- **Voluntary Compensation & Weekly Indemnity for Guests** injured at the Club.
- **10 Day Notice of Intent to Subrogate** against members or guests.
- \$1,000,000 **Tenant's Legal Liability** (\$1,000. deductible) [Higher limits are available.]
- \$10,000 **Legal Liability** for members' & guests' property (other than items in Club Storage) (\$1,000 deductible) - maximum limit of \$5,000. per person.
- **Bailee's Legal Liability** coverage for clubs in storage up to \$2 million is available.
- **Bailee's Legal Liability** coverage for members;' property in lockers is available.
- \$25,000 aggregate **Investigative & Legal Expense Reimbursement** (90% Participation Clause) including "**Criminal Charges & Environmental Impairment**", if found not guilty.
- \$ 250,000. **Director's & Officer's Liability** included.
  - **\$1, \$2, & \$5 million** limits are available.
  - \$500,000. **Outside Directorships** coverage included
  - Various limits of **Employment Practices Liability** available.
  - **Extended Discovery Periods** available.

## DISCLAIMER:

This summary of coverage is provided for convenience and general information purposes only. The Summary of Benefits does not form part of the contract of insurance and provides no rights to any parties. For actual terms and conditions of the coverage provided reference must be made to the policy wordings. If any term or condition contained herein contradicts any term or condition of the policy document, then the policy document shall prevail.