



Why ClubPac ?

In addition to the "State-of-the-Art" Insurance Protection, the Always Competitive Rates and the Unique Enhancements, there are a number of additional benefits provided by the **CLUBPAC PROGRAM** which cannot be offered by any individual policy contract.

RELIABILITY

CLUBPAC is the only comprehensive golf & country club insurance program which has been continuously available for over 30 years. The **CLUBPAC** program has provided uninterrupted quality protection — even in times of "Hard Markets" and during the infamous "Liability Crisis".

INDUSTRY AWARENESS

As brokers and/or pension and benefits consultants to many golf clubs, the Canadian Professional Golfers' Association, the Canadian Society of Club Managers, the Ontario Golf Superintendents' Association, over 50% of the independent golf ProShops in Canada and a number of the industry's manufacturers and wholesale suppliers, Simmlands Insurance Brokers Ltd. holds a unique position in the golf insurance industry. Simmlands Insurance Brokers Ltd. can often see trends and new risk exposures as they are developing and take the appropriate action to create new coverages or recommend loss control procedures before other insurance brokers are even aware that a problem exists. Also, due to our market position, insurers are quick to respond to requests for program enhancements and developments.

GOLF SPECIFIC COVERAGE

CLUBPAC is not just another comprehensive business owner's policy. It includes or offers a selection of unique coverages and protection enhancements that have been designed specifically to meet the needs of golf & country clubs. For example:

- Optional coverage for Underground Irrigation Systems, Sprinklers, Driveways, Roads and Parking Lots.
- Deductibles (and premium credits) adjusted to fit the financial size of the club.

- Windstorm & Hail coverage for the Course & Greens (the most frequent golf club loss in North America.)
- Premium credits for privately installed and maintained fire hydrants.
- Replacement Cost option on leased equipment.
- Optional Business Interruption coverages designed for golf clubs, including: Profits No-Coinsurance Membership Dues Reimbursement coverage:, Extra Expense coverage; and Forced Course Closure cover.
- Optional low cost professional building replacement cost estimates.
- Optional NO COINSURANCE coverage for clubs with appraisals.
- Punitive Damages liability coverage.
- Sudden & Accidental Pollution liability coverage.
- Optional liability protection for independent sub-contractors at the club.
- Persistency and No Claims premium discounts.

IMMEDIATE PROTECTION

As **CLUBPAC** is a "multi-user" product, coverage reviews are ongoing, not just once a year at renewal time. Furthermore, many coverage improvements are immediately "read-in" to all existing contracts. You do not wait until renewal to get the added benefits.

NEWSLETTER SERVICE

CLUBPAC participants have website access to newsletters covering golf-related insurance topics and issues, new product announcements, and/or insurance-related educational information.

LOSS CONTROL

CLUBPAC participants receive additional literature outlining loss prevention techniques, risk control, and related courses and seminars. Information is available on golf industry organisations and "usual" practices and standards. All claims are "reviewed" and whenever possible, suggestions and recommendations are made to minimise the risk of a recurrence.

LOSS CONTROL INSPECTIONS

All Clubs with property insurance values in excess of \$500,000. are inspected by independent professional loss control inspectors every 5 years. Written recommendations to reduce or eliminate potential hazards are provided to the club.

RELATED PROGRAMS

Simmlands Insurance Brokers Ltd. also offers **PROPAC** (insurance for CPGA ProShops); **GOLFPAC** (liability insurance for small sub-contractors at the club) and **Hole-In-One** insurance for golf tournaments).

LOCAL REPRESENTATION

All **CLUBPAC** participants benefit from Simmlands Insurance Brokers Ltd.'s expertise in the field of golf related insurance, and the strength of Canada's strongest golf club insurance program.

Complex claims are always handled by licensed independent adjusters appointed in your local area.

If your club feels that it is better served by a local service representative, or the club has a policy of purchasing goods and services only from members or local businesses, we can arrange to offer **CLUBPAC** through a local insurance brokerage. You may select your own preferred brokerage or we can direct you to a knowledgeable "associate" in your area.

The BEST PRODUCT; the BEST SERVICE; always COMPETITIVE PRICING; and YOUR CHOICE OF REPRESENTATIVE. It is the very best of all worlds. Over 550 golf & country clubs already know that CLUBPAC is the best for them!