



2011 PROGRAM CHANGE SUMMARY

CLUBPAC NEWS IS PROVIDED TO PARTICIPANTS OF THE CLUBPAC PROGRAM TO ASSIST CLUBS IN IMPLEMENTING GOOD LOSS CONTROL PRACTICES AND TO KEEP THEM INFORMED OF TRENDS AND ISSUES IN THE AREA OF GOLF INDUSTRY INSURANCE. CLUBS SHOULD REFER TO LOCAL "EXPERTS AND AUTHORITIES" FOR SPECIFIC INFORMATION ABOUT ANY "TECHNICAL" OR "LEGISLATIVE" ISSUES MENTIONED. CLUBS MUST REFER TO THEIR POLICY WORDINGS FOR COMPLETE TERMS AND DETAILS OF THE ACTUAL COVERAGE AND EXCLUSIONS.

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DURING THE PAST YEAR WE HAVE MADE A NUMBER OF SMALL COVERAGE IMPROVEMENTS AND/OR CLARIFICATIONS TO THE BASIC COVERAGES. IN RESPONSE TO REQUESTS, WE HAVE ALSO ADDED A NUMBER OF NEW "OPTIONS" AND/OR MOVED SOME BASIC COVERAGE INTO THE OPTIONAL CATEGORIES SO THAT CLUBS WHO DO NOT WISH TO PAY FOR THESE DO NOT HAVE TO DO SO.

DIRECTORS' & OFFICERS' LIABILITY

- ✓ A basic limit of \$250,000. of coverage is now "included in ALL ClubPac policies as of renewal. (Increased limits of coverage are available.)
- ✓ **Employment Practices Liability can also be available upon request**

EMPLOYEE FIDELITY BOND

- ✓ 3-D coverage is now automatically \$50,000.(Increased limits of coverage are available)

POWER CART & GREENS EQUIPMENT LIABILITY

- ✓ ClubPac policies have been amended to allow the coverage to automatically sit "excess" of any legally required automobile insurance coverage (where applicable). **(ClubPac cannot replace or override and statutory requirements.)**
- ✓ Optional Umbrella Liability coverage will of course follow suit.

COURSE & GREENS CLEAN-UP COSTS

- ✓ Our policy will now cover up to 20% of the cost of removal of debris following an insured loss regardless of the source of the debris. (Optional limits of 30%, 40%, 50% or even 75% coverage are available)

LEGAL EXPENSE INSURANCE (BRAND NEW COVERAGE!)

- ✓ Coverage is now included to reimburse 75% of the club's Legal Expense (maximum \$10,000. per claim and \$50,000. per year) incurred to employ a lawyer to either pursue or defend a Contract Dispute. (Covered disputes include such things as: sale, purchase, lease, rental or provision of services contracts.)
- ✓ **Coverage also includes "Unlimited Toll-free" Telephone access to Legal Advisory service.**