

Golf Course Coverage

Our program provides coverage for losses unique to golf courses while also expanding some of the traditional coverages. Whether you manage a country club or a public golf course, Companion P&C is ready to provide you with complete coverage.

What Do We Offer?

Property Additional Coverage Endorsement which includes:

- Tees and Greens included at \$150,000. Additional limits are available.
(Tees, greens and fairways included for listed causes of loss including vandalism, vehicles, fire and lightning.)
- Golf carts and grounds maintenance equipment included at \$50,000. Additional limits are available.
(Leased or borrowed golf carts, golf carts of members in care, custody, and control of the insured are included. Also included while on the premises are mowers, sprayers, tractors, aerators and similar maintenance equipment. Note that owned golf carts should be scheduled or included in the business personal property limit.)
- Golf course accessories included at \$50,000. Additional limits are available.
(Flags, ball washers, benches, tee markers, tee monuments, tee signs, exterior light fixtures, poles, landscape sprinklers, underground wiring, bridges and bells for listed causes of loss, including vandalism, vehicles, fire and lightning.)

Liability

General Liability Coverage Extension

- Property damage caused by errant balls to non-owned autos for \$250 limit
- Golf and tennis professional liability

Pesticide or Herbicide Applicator Coverage

- \$1,000,000 limit

***Please contact your production underwriter
for more details on this new product.***



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Providing security, trust and service. Now and for the future.

Our Golf Course Additional Coverage Endorsement Provides:

Accounts Receivable	\$50,000
Back Up of Sewer or Drain and Underground Water Seepage	\$25,000
Change in Temperature, Electrical Injury, Utility Services and Contamination by Refrigerant (Combined Limit)	\$50,000
Computers and Computerized Equipment	\$50,000
Debris Removal Increased Limit*	\$25,000
Electronic Data	\$25,000
Employee Dishonesty	\$50,000
Extra Expense	\$25,000
Fine Arts	\$25,000
Fire Department Service Charge Increased Limit*	\$5,000
Fire Protection Equipment Recharge	Included
Golf Carts and Grounds Maintenance Equipment	\$50,000
Golf Course Accessories	\$50,000
Hole-in-One	\$1,000
Money and Securities	\$25,000
Newly Acquired or Constructed Property Increased Limit*	
Building	\$500,000
Personal Property	\$250,000
Ordinance or Law Coverages	
Loss to Undamaged Portion of the Building	Included
Demolition	\$25,000
Increased Cost of Construction	\$25,000
Outdoor Property	\$50,000
Outdoor Signs	
Personal Effects and Property of Others	\$25,000
Premises Boundary Increased Distance*	1,000 Feet
Replacement Cost Optional Coverage – Redefined If Shown on Declaration	
Tees and Greens	\$150,000
Trees, Shrubs and Plants*	\$25,000
Valuable Papers and Records (Other Than Electronic Data)*	\$50,000

The following apply only when the Business Income or Extra Expense Coverage Forms are a part of this policy.

Extended Business Income Increased Time Period*	365 Days
Newly Acquired Locations Increased Limit*	\$250,000
Utility Services	\$25,000
Premises Boundary Increased Distance*	1,000 Feet

* This includes or replaces limits or time periods provided in the Building and Personal Property Coverage Form, CP 00 10.

For more details, please refer to the Golf Course Additional Coverage Endorsement, CPP 111.

