

Improvements to Signature Golf policy wordings

Signature Golf Policy Wording Changes

Please note there have been some recent improvements and changes made to the Signature Golf policy wordings. These changes improve coverage in a few areas and provide better clarity around the existing coverages offered.

This is a great time to remind you of the importance of up-to-date Statement of Values (SOV) and Greenskeeping Equipment Lists. Having a precise record of all inventory items is critical in the event of a claim.

Here is a brief summary of changes that we would like to bring to your attention:

Small Tool Floater Added – Coverage for Small Tools has been added saving you the trouble of itemizing individual hand and small tools.

Peak Season Definition – We have clarified the Peak Season definition.

Poles & Netting – Clarification that Netting, Poles and Guide Wires are not included in Golf Related Property unless specifically itemized in the Declarations.

Forty-eight Hours – All losses arising from hurricanes, floods or earthquakes shall be considered one occurrence if they were sustained within a forty-eight hour period.

Irrigation Ponds – Clarification that Irrigation Ponds (man made or existing) and or a pond used for irrigation purposes are not included in Golf Related Property.

Riverbanks – Definition included for Riverbank that reads, “the terrain alongside the bed of a river, creek or stream.”

Sewer Back-up – Sewer Back-up is added to your Property Coverage. We’ll insure the golf club property against direct physical loss or damage caused by sewer back-up. Sewer Back-up does not extend to any damage to property described in the Golf Course Grounds or Golf Related Property sections.

Debris Removal – Clarification of the separate Debris Removal limits. We provide one limit for the golf course and a separate limit for the golf club property.

Flood – The definition of Flood has been revised in an effort to make it clearer and easier to understand.

Retaining Walls – Coverage for Retaining Walls under Golf Related Property is included as long as they are specifically itemized in the Declarations.

Surface Water Definition – Surface Water means any water on the surface of the planet such as in a stream, river, lake or wetland where water does not normally accumulate or gather under normal conditions.

This document is for reference purposes only and is intended to provide a quick overview of the changes and improvements made to the Signature Golf wordings. Before binding coverage we encourage you to carefully review the revised policy wordings in detail.

Signature Golf continues to provide the highest quality of coverage available to the golf industry in Canada and we are very proud of our golf specific policies that respond when our customers need them most.

Please give us a call, toll free at **(800) 260-9921** if you have any questions about the new enhancements to Signature Golf. We can also be reached at: info@signatureerisk.com.

Sincerely,

Signature Risk Partners Inc.

Notice of Disclaimer

This summary of changes to the policy wording is provided for general information purposes only and 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 current policy wordings. If any term or condition contained herein contradicts any term or condition of the policy document, then the policy document shall prevail.