

Fact Sheet

Highlights and Benefits of Coverage

2-Year Price Guarantee

- No more surprises at renewal.
- Additional premium credit for low claims.

Audubon International Credit

- ACSP Certified facilities earn a significant premium credit.

Property Coverage

- Deluxe package of property coverages specifically designed for golf clubs.
- Comprehensive All Risks coverage including Broad Equipment Breakdown – all in one place and all in one wording.
- Automatic Preferred Property Endorsement provides wide-ranging additional benefits your golf club needs and wants. Coverages included:
 - Property of your Club Members and Customers.
 - Specialized Tee to Green Coverage for all your golf related property, including maintenance equipment, golf carts and golf course grounds, with no per hole limitation.
 - Additional perils of Flood, Earthquake, Sewer Back-up, Off-premises Utility Failure and Changes or Extremes in Temperature or Humidity.
 - Building Ordinances or Laws to protect your business against increased costs related to the enforcement of by-laws following a covered loss to your insured buildings.
- Your property is covered for Replacement Cost on a Stated Amount basis, meaning no coinsurance penalties are incurred in the event of a loss.

Business Interruption Coverage

- Deluxe combined blanket business income and extra expense included.
- Unlimited period of indemnity provides coverage until your golf club business income returns to its pre-loss level.

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Crime Coverage

- Comprehensive Crime coverages all rolled into one wording, including Golf Club Employee Dishonesty, Money and Securities, Depositors Forgery, Money Orders and Counterfeit Currency, and Credit Card Forgery.

Commercial General Liability and Umbrella Coverage

- Comprehensive Commercial General Liability and Umbrella coverages with high limits available.
- Umbrella coverage for your golf club's Liquor Liability exposures.
- Automatic Preferred CGL Protection Endorsement provides your golf club with additional benefits including:
 - Golf club members as Additional Insureds.
 - Medical Payments coverage for athletic activities.
 - Bodily injury to your golf club employees arising out of their employment by you.
 - Bodily injury and property damage coverage with respect to herbicide and pesticide usage on your golf course grounds.
 - Errant ball coverage for accidental damage to third party property struck by a golf ball during the course of play at your golf club location.

Signature Golf Insurance

To locate an authorized Signature Golf insurance broker in your area please contact:

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