



Golf Course Program

The Central Insurance Companies are comprised of Central Mutual Insurance Company, All America Insurance Company, and CMI Lloyds (Texas).

The Golf Course coverages described here are in the most general terms, and are subject to the actual policy conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

Central's Golf Course Program is specially designed to provide the property and liability protection needed by these types of Golf Courses:

- Private Golf Course or Country Club
- Public Golf Course
- Driving Range

Property Protection

The Property coverage portion of the policy deals with covered losses to buildings, equipment, materials, furniture and fixtures at your principal business locations. Loss or damage to "Outdoor Grounds" may be covered on a "named peril" basis. **Golf Course Greens and Grounds Coverage** is automatically included for a limit of \$50,000 on Central's Golf Course Program at no additional charge. Higher limits are available for an additional premium. This includes coverage for areas specifically designed and maintained for the game of golf, including but not limited to:

- Putting Greens, cut fairways, tee areas, rough areas, sand traps
- Practice driving ranges
- Trees, shrubs, plants**
- Flags, hole markers
- Benches, ball washers
- Underground pipes, drains, sprinklers, pumps
- Pumps, pipes and similar property in the open
- Bridges, roadways, walks, patios, other paved surfaces
- Outdoor structures***
- Walls, fences

** Sub limits of \$10,000 per occurrence (higher limits may be purchased)

*** Sub limit of \$25,000 per structure with a \$100,000 maximum per occurrence

Additional Property Protection Available:

The Golf Course Program offers a broad range of optional property related coverage endorsements for an additional premium:

- Premier Plus Endorsement provides a blanket limit selection of \$25,000, \$50,000, \$100,000 and \$250,000 applying separately at each premises listed



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on the policy. In an event of a covered loss, the blanket limit can be applied to the various property and crime related coverages

- Golf Carts
- Earthquake and Flood
- Business Income (Actual Loss Sustained within specified time period)

Liability Protection

Business Liability coverage protects against legal liability resulting from covered claims of others for bodily injury and damage to their property. It also provides coverage for your legal expenses in the event of a costly lawsuit arising from such claims. Liability limits are available from \$300,000 to \$1,000,000 (per occurrence). Higher limits are available under our Commercial Excess policy.

Additional Liability Protection Available:

Liability coverage provided for no additional charge:

- Errant Golf Ball Coverage is automatically included within Central's Golf Course Program for a property damage liability limit of insurance up to \$1,000 each occurrence. This endorsement provides excess liability coverage for property damage which you are not legally required to pay caused by an errant golf ball to property of others, including non-owned automobiles.
- Additional insured status is granted for Golf Course members and users of Golf Carts.

Other liability options available for an additional premium are:

- GL Plus Endorsement which provides many coverage enhancements within one endorsement
- Garagekeepers Endorsement (Valet Parking)
- Pollution - various endorsements including:
 - Pesticide and Herbicide Applicators Coverage
 - Limited Pollution Liability coverage for a short term event
- Liquor Liability
- Employment Practices Liability for public courses



Questions?

Your agent is backed by a company with a reputation for prompt, friendly service. Please contact your agent with any questions regarding this coverage.

A (excellent) rating by A.M. Best Company

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Additional Services

Every Central policy is backed by our Loss Control and Claims Services. Central's loss control consultants are available to help you protect your business and profits through safety and accident prevention activities designed to reduce and control hazards to people and property. However, if you should ever experience a claim, Central's Claims representatives will provide prompt, fair claims handling consistent with the size and complexity of the loss.

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