

PIN HIGH GOLF COURSE COVERAGE

RogersGray has partnered with Arbella to offer a unique program to Mass Golf member clubs that includes a tee to green endorsement and Property, Liability, Auto, and Umbrella Custom Coverages. With minimal industry options, the **Pin High Golf Course Coverage Program** is tailored to meet the unique needs of golf courses and country clubs.

PROPERTY COVERAGE			
COVERAGE	LIMIT	COVERAGE	LIMIT
Accounts Receivable	Blanket Coverage \$150,000 per occurrence / \$300,000 in any one 12-month policy period	Golf Course Grounds: Greens, Tees, Fairways and Rough Trees, Shrubs and Plants Outdoor Structures and Fixtures Business Income/Extra Expense	\$1,000,000 AGG \$350,000 OCC \$2.5K PER / \$50K AGG \$100,000 OCC \$25,000
Debris Removal			
Electronic Data			
Exterior Signs - On & Off Premises			
Fire Department Service Charge			
Fire Extinguishing Equipment Recharge			
Non-Owned Detached Trailers			
Preservation Expense			
Property Off Premises – BPP & PP of Others			
Sewer or Drain Back Up			
Valuable Papers & Records			
Arson Reward			
Automated External Defibrillators	\$5,000	Newly Acquired Property - Business	\$250,000
Brands and Labels	\$50,000	Ordinance or Law B & C Combined	\$250,000
Club Member, Guest or Customer Personal Property	\$3,000 PP \$50,000 AGG	Personal Effects	\$2,500 PP \$25,000 AGG
Contract Penalty	\$10,000 OCC \$25,000 AGG	Pollutant Clean-Up and Removal	\$50,000
Credit Card Forgery	\$50,000	Premises Boundary Extension	\$1,000
Customer Inconvenience Expense	\$25,000	Property in Transit	\$50,000 Your BPP \$25,000 BPP Oth. \$10,000 Fine Arts \$10,000 Sales Person
Employee Theft	\$25,000		
Expediting Expense	\$50,000		

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PROPERTY COVERAGE			
COVERAGE	LIMIT	COVERAGE	LIMIT
Extra Expense	\$50,000	Special Valuation Provision	\$25,000>
Fine Arts	\$2,500 Item \$25,000 OCC	Spoilage	\$50,000
Food Contamination Costs	\$10,000	Tenant Building Glass	\$10,000 Per Pane \$30,000 AGG
Forgery or Alteration	\$25,000	Utility Service – Direct Damage	\$25,000 AGG
GENERAL LIABILITY COVERAGE			
COVERAGE	LIMIT	COVERAGE	LIMIT
Aggregate Limits of Ins. (Per Location)	INC	Incidental Malpractice	INC
Additional Insured – Club Members	INC	Liberalization Clause	INC
Additional Insured – Users of Golf-mobiles	INC	Notice to Company	INC
Damage to Premises Rented to You	\$300,000	Services Errors and Omissions	\$25,000 OCC \$50,000 AGG
Delivery Errors and Omissions	\$25,000 OCC \$50,000 AGG	Supplementary Payments – Increased Limits - Bail Bonds	\$2,500
Expected or Intended Injury or Damage	INC	Two or More Coverage Parts or Policies Issued By Us	INC
Golf Ball Property Damage	\$2,500 OCC \$25,000 AGG	Waiver of Subrogation	INC
Blanket Additional Insured on a Primary & Non-Contributory Basis			INC
<ul style="list-style-type: none"> • Managers or Lessor of Premises • Lessor of Leased Equipment • Owners or Other Interests from Whom Land Has Been Leased 			
<ul style="list-style-type: none"> • Grantors of Permits • Mortgagee, Assignee or Receiver 			