



PRODUCT HIGHLIGHTS

GOLF AND COUNTRY CLUBS

Benefits of this Program

Philadelphia Insurance Companies specializes in the golf and country club industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your golf and country club needs, visit our website at www.phly.com.

Key Benefits

General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Premises Liability
- Personal Injury Liability
- Employee Benefits Liability
- Liquor Liability coverage available
- Special Events coverage available
- Coverage extended to contracted professionals for additional premium

Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, loss of income and extra expense
- Coverage extended to include property of customers in your care, custody or control - \$10,000
- Coverage for outdoor pools and court surfaces
- Spoilage - \$25,000
- Signs (attached or unattached) - \$25,000
- Fine arts (trophies) - \$25,000
- Business income and extra expense - \$100,000
- Pollutant clean-up and removal - \$25,000

Crime and Fidelity

- Employee Dishonesty - \$25,000
- Theft, Disappearance and Destruction - \$10,000
- Forgery or Alteration

Automobile

- Owned business automobiles
- Non-owned automobile exposure
- Hired automobile exposure
- Hired car physical damage
- Rental reimbursement for private passenger vans

Umbrella/Excess

- Limits up to \$15,000,000 available

Bell Endorsement

- Includes \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Counseling Fee, Temporary Meeting Space Reimbursement, Image Restoration and Counseling, Donation Assurance, Business Travel and \$50,000 limits each for Kidnap Expense and Key Individual Replacement Expenses

Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a crisis

Loss Control Services

- Product specific web-based loss control solutions through www.losscontrol.com
- Free On-line interactive Defensive Driver Training course and examination
- Regular E-Flyer communications on current Loss Control issues and Large Loss Lessons Learned
- Strategic partnership with best in class vendor for discounted background & motor vehicle record (MVR) checks

Documents Required for Proposal

- Completed, signed, and dated PHLY Golf - Country Club Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Website information

Service

- Clients are serviced by both our home office staff as well as our regional offices located throughout the country

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GOLF AND COUNTRY CLUBS - *continued*

Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A+ (Superior) by A.M. Best. Nationally recognized as a member of Ward's Top 50. Forbes Magazine has recognized the Companies as one of the 400 Best Big Companies in America

Payment Terms

- Interest-free installments available for accounts that generate at least \$2,000 in premium

*For all your golf and country clubs insurance needs,
please visit our website at www.phly.com*

800.873.4552

This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions refer to the insurance policy. Coverage may not be available in all states. Issuance of coverage is subject to underwriting by the Philadelphia Insurance Companies.



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