



# CLAIM SCENARIOS

## GOLF AND COUNTRY CLUBS

**\$486,300**

Hurricane force winds caused damage to the clubhouse restaurant and knocked down trees and shrubs on the golf course grounds. Repairs were made to the clubhouse and restaurant which were unable to operate for two weeks resulting in a business income loss. The course was able to operate within 72 hours however; there was significant loss to the trees which had to be replaced as well as the cost incurred for debris removal.

**\$1,748,101**

A fire originated in a dumpster located next to the clubhouse and spread to the building resulting in a total loss to the clubhouse.

**\$350,000**

Vandals broke into the cart barn stealing tools, golf carts and other equipment. Upon leaving the premises they drove the carts over the greens on two holes causing significant damage. Both greens had to be replaced.

**\$963,789**

Fire originated in a laundry room dryer vent causing significant damage to the building.

**\$901,397**

There was damage to a building and golf course grounds as the result of a wild fire.

**\$251,549**

Severe water damage to the building as the result of a pipe burst. The pipe was not properly insulated and exposed to freezing temperatures.

**\$169,678**

Heavy winds snapped telephone poles that were used to hold up the driving range nets. As a result of the poles falling, some equipment and a car was damaged. The nets were ripped and had to be replaced.

**\$251,000**

Minor claimant sustained serious injuries when hit on the head with a golf club.

**\$51,000**

Claimant sustained serious injuries when he fell off the back of a golf cart driven by an employee of the insured. The employee turned a corner too sharply when driving too fast causing the claimant to fall off the cart. The claimant sustained a severe head injury and was taken to the emergency room by helicopter.

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