



# PRODUCT HIGHLIGHTS

## GOLF & COUNTRY CLUBS

### Benefits of this Program

Philadelphia Insurance Companies (PHLY) 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 [PHLY.com](http://PHLY.com).

### Key Benefits

#### General Liability

- Comprehensive General Liability - limits to \$1M per occurrence/\$3M 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/non-owned/hired auto
- Hired car physical damage
- Rental reimbursement for private passenger vans

#### Umbrella/Excess

- Large Excess Limits available

#### Bell Endorsement

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement, and \$1,500 Travel Delay Reimbursement

#### Crisis Management Enhancement Endorsement

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

#### Risk Management Services

- Product specific web-based Risk Management Services solutions through [PHLY.com/RMS](http://PHLY.com/RMS)
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Risk Management Services 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 and Country Club Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) 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 & 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 PHLI as one of the 400 Best Big Companies in America

*For more information about our products and services, please visit us at [PHLY.com](http://PHLY.com)*

800.873.4552 | **PHLY.com**

The PHLI *Difference*

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