



# EVALUATOR

## GOLF & COUNTRY CLUBS - QUALIFIED PGA PROFESSIONALS

Choose the right carrier that understands and provides the coverages and limits unique to Golf and Country Clubs

	Philadelphia Insurance Companies - Golf & Country Clubs	Other Carrier(s)
A.M. Best rating A++	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Risk Management Services nationwide	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Loss Assistance Hotline – providing two free hours of consultative service per inquiry	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Claims adjusters experienced and strategically based nationwide	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Online Driver Safety Training course available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Flexible payment terms	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Liability Coverages/Limits</b>		
Comprehensive General Liability	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Premises Liability	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Personal Injury Liability	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employee Benefits Liability	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Liquor Legal Liability	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Limited pollution for spraying of golf course grounds	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Golf/Tennis Professional – Broadened Liability	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Umbrella coverage – Limits available up to \$25M for eligible risks	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Special Events coverage available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Abuse and Molestation coverage available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Unique coverages such as Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Consulting Fee, Temporary Meeting Space Reimbursement, Workplace Violence Counseling, Kidnap Expense, Key Individual Replacement Expenses, Image Restoration and Counseling, Donation Assurance, Business Travel, Conference Cancellation, Fundraising Event Blackout, Political Unrest, and Travel Delay Reimbursement	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Defense cost in addition to the policy limits	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Individual policies available for PGA of America Professional Golf Instructors	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Property Coverage/Limits</b>		
Blanket Property limits with large in-house capacity	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Golf Course Grounds Limit: \$2.5M available for eligible risks <ul style="list-style-type: none"> <li>• Annual aggregate for debris removal and business income – \$250,000</li> <li>• All trees, shrubs, or plants (including debris removal) – \$100,000/\$250,000</li> <li>• Any one tree, shrub, or plant (including debris removal) – \$10,000</li> <li>• Any scheduled signature tree (including debris removal) – \$50,000</li> </ul>	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Errant Golf Ball Property Damage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Automated External Defibrillators (AEDs)	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Club Professional Replacement expense	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Earthquake Sprinkler Leakage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Emergency Vacating expense	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Lease Cancellation Moving expenses	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Personal property of members and guests	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Pollutant Clean-up and Removal	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Reward Reimbursement	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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	Philadelphia Insurance Companies - Golf & Country Clubs	Other Carrier(s)
Earthquake Sprinkler Leakage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Accounts Receivable	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Arson Reward	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Brand and Labels	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Building Alterations	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Building Glass	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Communication Towers, Antennas, or Satellite Dishes	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Computer Upgrade	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Computer Virus Extraction expense	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Contract Penalty Clause	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Electronic Data Processing Equipment and Media	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Water back-up of sewers and drains or sumps including flood	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Sign (attached or unattached) coverage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Spoilage coverage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Glass coverage – included in building limit	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Equipment Breakdown coverage available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Emergency Real Estate Consulting Fee	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Expanded Premises Boundary	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Expediting expenses	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Fines for false alarms	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Fine Arts (trophies)	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Fire department service charge	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Fire protection system – recharge or refill	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Fire protective devices	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Furs	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Garages/Storage Sheds	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Inventory or appraisal	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Kidnap and Ransom	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Lease cancellation moving expenses	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Lost Key/Lock Replacement	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Machinery and Equipment	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Newly acquired golf carts and/or maintenance equipment	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Pairs, Sets, or Parts	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Personal Effects	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Personal Effects – Spouses	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Precious Metals	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Preservation of Property	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Property in transit, on exhibition, or in custody of a salesperson	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Reward Reimbursement	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Temporary Meeting Space Reimbursement	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Theft of Precious Metals	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Theft of Jewelry	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Valuable Papers and Records – Cost of research	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Worldwide coverage – limited to certain areas for property	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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	Philadelphia Insurance Companies - Golf & Country Clubs	Other Carrier(s)
Simplified BI worksheets tailored for golf and country club operations	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Ordinance & Law coverage – loss to undamaged portion within the building limit, cost of demolition, and increased cost of construction provided at \$1M limit and can be increased	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
All Risk on building, contents, loss of income, and extra expense	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Crime Coverage/Limits</b>		
Computer fraud	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Theft, Disappearance, and Destruction	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employee Theft	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Forgery or Alteration	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Automobile Coverage/Limits</b>		
Owned auto	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Hired and non-owned auto	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Volunteers as Insureds coverage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Hired Car Physical Damage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Rental Reimbursement for private passenger vehicles	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Risk Management Services</b>		
Customized Risk Management Services for PGA of America Professionals	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Full availability to our risk management services resources with specialized service capabilities PHLI.com/RMS	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Innovative technology and easy access to Risk Management Services information and e-flyer communication	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Loss trend analysis capabilities focused on the customer's exposures	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Proven loss ratio reduction risk management services programs and techniques	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Free Loss Assistance Hotline with knowledgeable attorneys	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Strong communication between customers, agent, and PHLI RMS personnel	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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