

# THE ARROW GROUP

Insurance • Employee Benefits • Bonds



June 27, 2016

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Farris Insurance Agency, Inc.  
Springdale, AR

Fred Daniel & Sons  
Tulsa

Mike Moss Agency  
Siloam Springs, AR

Somers Insurance Agency, Inc.  
Lindsey

The Bramlett Agency  
Armore

Loftis & Wetzel Insurance  
Blackwell

United Insurance Agency  
Harrison, AR

Rackley - Thompson Insurance, Inc.  
Mountain Home, AR

Webb, Young, Webb, Liles and Tolentino  
Oklahoma City

Smith Insurance  
Marianna, AR

Insurance Solutions  
Norman

Jordon Carris Agency  
McAlester

City of Broken Arrow  
Battle Creek Golf Course  
P.O. Box 610  
Broken Arrow, OK 74012

Attn: Amanda Martin, Risk Manager

RE: City of Broken Arrow – BATTLE CREEK GOLF COURSE

Below is a summary of the insurance renewal options that we recommend for the City's risk exposures for Battle Creek Golf Course. Once again, we researched the possible offerings from our various contracted insurance company partners. We believe that Philadelphia Insurance Company continues to offer what we believe is the best insurance value for your premium dollar.

15-16	Coverage	16-17
<b>\$8,372.00</b>	<b>GENERAL LIABILITY</b>	<b>\$7,194.00</b>
\$657,920.00	Green Fees	\$639,048.00
\$152,555.00	Pro Shop	\$169,909.00
\$189,731.00	Food Beverage	\$189,387.00
<b>\$10,850.00</b>	<b>EQUIPMENT</b>	<b>\$10,850.00</b>
\$1,521,757.00	SCHEDULE	\$1,521,757.00
\$2500...	All Perils Deductible	\$2,500.00
<b>\$24,127.00</b>	<b>PROPERTY</b>	<b>\$21,821.00</b>
\$2,393,000.00	BLANKET LIMIT	\$2,189,467.00
\$1,000.00	Deductible	\$1,000.00
\$25,000.00	Wind/Hail Deductible	\$25,000.00

Please See Attachment for Additional Policy Changes  
Flood & Earthquake losses have a 5% Deductible



*Sound Strategies For Risk Management*

2720 NORTH HEMLOCK CT. STE. A • BROKEN ARROW, OKLAHOMA 74012-1111 • 918.258.6681 • FAX 918.251.7893

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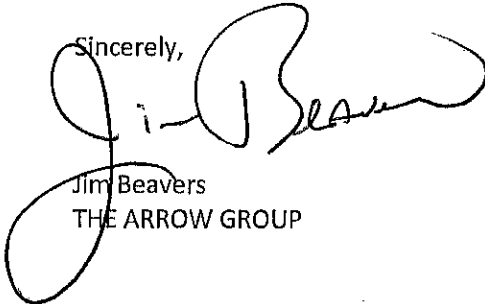
<b>\$750.00</b>	<b>UMBRELLA LIABILITY</b>	<b>\$750.00</b>
	\$1,000,000.00 Excess General Liability	
<b>\$44,099.00</b>	<b>TOTAL PREMIUM</b>	<b>\$40,615.00</b>

In addition,

1. We believe that a thorough review of the contract between the City and the Golf Course Management Company should be undertaken to fully understand the risk exposures provided by the contract. Also, a review of any indemnification, hold harmless and insurance coverages provided should be done to make sure that they are consistent with the risk management thought processes of the City.
2. We recommend that a discussion and review be had regarding possible loss of business income and/or extra expense exposures the City would have to endure due to an insured loss.

Thank you for the continuing opportunity to serve the City of Broken Arrow as a Risk Advisor and Insurance Agency.

Sincerely,



Jim Beavers  
THE ARROW GROUP



# PHILADELPHIA INSURANCE COMPANIES

A Member of the Tokyo Marine Group

One Bala Plaza, Suite 100  
Bala Cynwyd, Pennsylvania 19004  
610.617.7900 Fax 610.617.7940  
PHLY.com

Proposal Date: 05/31/2016  
Quotation Number: 9611401

Named Insured: Battle Creek Golf Course

## ULTIMATECOVER

### CRIME

For the Additional Coverages and Coverage Extensions shown below, if a Superceding Limit of Insurance is shown, that Superceding Limit is the applicable Limit of Insurance

Coverage	Limit of Ins	Deductible	Superceding Limit	Superceding Deductible	Premium
Money & Securities (inside)	\$ 5,000	\$ 500			
Money & Securities (outside)	\$ 5,000	\$ 500			
Money Order/Counterfeit Currency	\$ 5,000	\$ 500			
Kidnap, Ransom, Extortion	\$ 25,000	None			
Forgery or Alteration					
Computer Fraud					
Employee Dishonesty					

### ADDITIONAL POLICY COVERAGES -- subject to the Limit of Insurance shown below:

Coverage	Limit of Insurance
Brands and Labels	Included in Policy Limits
Claims Expense	\$ 10,000
Contract Penalty Clause	\$ 25,000
Computer Property	Included in Personal Property Limits
Excavation & Landscaping	\$ 25,000
Fine Arts	\$ 25,000
Fines for False Alarms	\$ 5,000
Fire Department Service Charge	\$ 50,000
Fire, Sprinkler or Burglar Alarm Upgrade	\$ 50,000
Fish in Aquariums	\$ 1,000
Glass	Included in Policy Limits
Guard Dogs	\$ 1,000
Lost Key Replacement	\$ 2,500
Newly Acquired Property	\$ 1,000,000 Blanket Limit Real & Personal
New Construction	\$ 500,000
Ordinance or Law -- Undamaged Portion	Included in Building Limit
Ordinance or Law -- Demolition	\$ 250,000
Ordinance or Law -- Incr. Cost or Construction	\$ 250,000
Personal Effects -- Portable Electronic Equip away from premises	\$ 1,000
Personal Effects -- Premises	\$ 25,000
Personal Effects -- Spouses	\$ 500
Personal Effects -- Worldwide	\$ 1,000
Pollutant Cleanup & Removal	\$ 25,000
Precious Metals	\$ 2,500
Signs	Included in Personal Property Limits
Theft Damage to Building	Included in Personal Property Limits
Utility Service -- Direct Damage	\$ 10,000
Voluntary Parting	\$ 10,000

For the Additional Coverages and Coverage Extensions shown below, if a Superceding Limit of Insurance is shown, that Superceding Limit is the applicable Limit of Insurance

Coverage	Limit of Insurance	Superceding Limit	Premium
Accounts Receivable	\$ 250,000		
Arson Reward	\$ 25,000		
Computer Virus	\$ 2,500		
Consequential Damage	\$ 25,000		
Debris Removal	\$ 250,000		
Pers Prop at Unspecified Premises	\$ 100,000		
Pers Prop In Transit	\$ 50,000		
Valuable Papers	\$ 250,000		

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**GOLF AND COUNTRY CLUBS ENDORSEMENT  
ULTIMATE COVER**

This endorsement modifies insurance provided under the following:

**PROPERTY COVERAGE FORM  
CAUSES OF LOSS FORM**

**I. Schedule of Coverages and Limits**

The following is a summary of increased Limits of Insurance, additional coverages and/or coverage extensions provided by this endorsement. This endorsement is subject to the provisions of your policy.

<b>Coverage Applicable</b>	<b>Limit of Insurance</b>	<b>Page #</b>
<b>Covered Property</b>		
Fine Arts	\$50,000	2
<b>Additional Coverages</b>		
Automated External Defibrillators (AEDs)	\$5,000	3
Club Professional Replacement Expense	\$50,000	3
Earthquake Sprinkler Leakage	\$10,000	3
Emergency Vacating Expense	\$15,000	3
Errant Golf Ball Property Damage	\$1,500	4
Golf Course Grounds	\$1,000,000	4
Annual Aggregate for Debris Removal and Business Income	\$250,000	
Business Income in any One Occurrence	\$25,000	
All Trees, Shrubs or Plants (including Debris Removal)	\$50,000/\$50,000	
Any One Tree, Shrub or Plant (including Debris Removal)	\$5,000	
Any Scheduled Signature Tree (including Debris Removal)	\$50,000	
Lease Cancellation Moving Expenses	\$2,500	6
Personal Property of Members or Guests (including Personal Property at Reciprocal Courses)	\$3,000 / \$50,000	6
Pollutant Clean up and Removal	\$100,000	6
<b>Coverage Extensions</b>		
Back-up of Sewers and Drains including Flood	\$25,000	7
Business Income and Extra Expense	\$100,000	7
Civil Authority		
Contingent Business Property		
Garages	\$10,000	9
Inventory and Appraisals	\$1,000	9
Ordinance or Law - Undamaged Portion of the Building	Building Limit	9
Ordinance or Law - Demolition Cost	\$1,000,000	
Ordinance or Law - Increased Cost of Construction	\$1,000,000	
Lost Key Replacement	\$7,500	9
Personal Property of Others	\$3,000 / \$10,000	10
Reward Reimbursement	\$5,000	10
Spoilage	\$25,000	10
<b>Limitations</b>		
Furs	\$5,000	11
Precious Metals	\$5,000	11



# PHILADELPHIA INSURANCE COMPANIES

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100  
Bala Cynwyd, Pennsylvania 19004  
610.617.7900 Fax 610.617.7940  
PHLY.com

Named Insured: Battle Creek Golf Course

Proposal Date: 05/31/2016  
Quotation Number: 9611401

## ULTIMATECOVER

Coverage	Limit/Ded	Premium
EARTHQUAKE		\$ 547.00
ANY ONE COVERED PREMISES LIMIT	2,393,000	
ALL COVERED PREMISES IN ANY SINGLE POLICY YEAR LIMIT	2,393,000	
PERCENTAGE DEDUCTIBLE	5%	
(See Deductible Exceptions Schedule, If applicable)		
Coverage Applies at Locations:1-1, 1-2, 1-3, 1-4, 1-5, 1-6, 1-7, 1-8		
BOILER & MACHINERY		\$ 602.00
Prop Damage Limit	2,393,000	
Bus Inc & EEX Ded		
Bus Inc & EEX Limit	NONE	
Bus Income Limit	NONE	
Extra Expense Limit	NONE	
Ammonia Contamination Ded	COMBINED W/PD	
Ammonia Contamination Limit	100,000	
Water Damage Limit	100,000	
Hazardous Subst Limit	100,000	
Spillage Ded	COMBINED W/PD	
Spillage Limit	100,000	
Expedite Exp Limit	100,000	
Newly Acq Location Limit	1,000,000	
Property Damage Ded	1,000	
Off Prem BI Limit	NONE	
Off Prem BI/EEX Limit	NONE	
Off Prem EEX Limit	NONE	
Off Prem Spoil Limit	100,000	
Ord or Law Limit	250,000	
Off Prem Svc Interruption Ded	24	