

COMMERCIAL PROPERTY

PROPERTY COVERAGES	LIMITS	DEDUCT	ANNUAL PREMIUM
Buildings	\$2,189,467.00	See Below	\$22,499.00
Cause of Loss	Special	Blanket all	Yes
Valuation:	RC	Locations?	
Includes:		Agreed Value?	yes
Flood?	See	Co-Insurance:	90%
Earthquake?	Below		

Personal Property & Improvements

Blanket all Buildings	\$138,786.00 *		\$Included *
Cause of Loss:	Special	Blanket all	
Valuation:	RC	Locations?	Yes
Includes:		Agree Value?	Yes*
Flood?	See	Co-insurance:	90%
Earthquake?	Below		

DEDUCTIBLES: \$1,000 ALL PERILS EXCEPT Wind/Hail which has a \$25,000.00 per claim deductible.

FLOOD: FULL POLICY LIMITS W / 5% OF DAMAGED PROPERTY VALUATION PER EVENT DEDUCTIBLE

EARTHQUAKE: FULL PROPERTY LIMITS W/ 5% OF DAMAGED PROPERTY VALUATION PER EVENT DEDUCTIBLE



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

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.

Coverage Applicable	Limit of Insurance	Page #
Covered Property		
Fine Arts	\$50,000	2
Additional Coverages		
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
Coverage Extensions		
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
Limitations		
Furs	\$5,000	11
Precious Metals	\$5,000	11



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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	
Spoilage Ded	COMBINED W/PD	
Spoilage 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	

COMMERCIAL GENERAL LIABILITY

FORM OF COVERAGE- X OCCURRENCE CLAIMS MADE

LIMITS OF LIABILITY-

GENERAL AGGREGATE LIMIT (Other than Products & Completed Operations)	\$2,000,000
PRODUCTS & COMPLETED OPERATIONS AGGREGATE LIMIT	\$2,000,000
PERSONAL & ADVERTISING INJURY LIMIT	\$1,000,000
EACH OCCURRENCE LIMIT	\$1,000,000
MEDICAL EXPENSE LIMIT-any one person	\$10,000

PREMIUM DETERMINATION-

CLASS DESCRIPTION	PREMIUM
GREEN FEES, FACILITIES RENTAL \$639,048 ANNUAL	\$5,775.00
APPREAL/EQUIPMENT SALES \$170,000 ANNUAL	\$392.00
FOOD/BEVERAGE SALES \$190,357 ANNUAL	\$1,027.00
INCLUDES LIQUOR LIABILITY	*

SPECIAL NOTES- ANNUAL AUDIT AT DISCRETION OF INSURER

MISCELLANEOUS COVERAGES

COVERAGE PROVIDED-

MOBILE EQUIPMENT

LIMITS OF LIABILITY: \$ 1,521,757.00

DEDUCTIBLE: \$ 2500.00 ALL PERILS

ANNUAL PREMIUM: \$ 10,850.00

COVERAGES AVAILABLE: SPECIAL PERILS INCLUDING THEFT

NOTES- VALUATION IS ACTUAL CASH VALUE BASIS

ADDITIONAL COVERAGES:

ADDITIONALLY ACQUIRED EQUIPMENT	UP TO \$100,000.00/ ITEM
RENTAL REIMBURSEMENT	\$2500.00 PER LOSS EVENT
POLLUTANT CLEAN UP	\$10,000.00 PER OCCURENCE

UMBRELLA LIABILITY

COVERAGES PROVIDED-

An Umbrella Policy is designed to provide additional limits of liability over your underlying schedule of liability coverages. It may also provide additional defense or negligent acts coverage for perils not covered by the underlying policies. These would be subject to the Self Insured Retention shown AND specific exclusions.

LIMIT OF LIABILITY: \$\$1,000,000

ANNUAL AGGREGATE: \$1,000,000

SELF INSURED RETENTION: \$10,000

PREMIUM: \$750.00

NOTES: