



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 FOR INSURANCE

Quotation Number: 11495841

Proposal Date: 06/11/2018

Named Insured and Mailing Address:

Battle Creek Golf Course
City of Broken Arrow dba
PO Box 610
Broken Arrow, OK 74013-0610

Producer: 2326

THE ARROW GROUP
BROKEN ARROW INSURANCE AGENCY, INC.
2720 N. HEMLOCK COURT, STE. A
BROKEN ARROW, OK 74012

Contact: Sharon Sappington

Phone: (918)258-6681

Fax: (918)251-7893

Insurer: Philadelphia Indemnity Insurance Company

Policy Period From: 07/01/2018

To: 07/01/2019

Proposal Valid Until: 07/01/2018

at 12:01 A.M. Standard Time at your mailing address shown above.

Product: Golf Centers

Submission Type: Renewal Business

PHLY Representative: Davis, Cory C.

PHLY Representative Phone: (913) 333-5001

Underwriter: Reschly, Matthew R.

Underwriter Phone: (913) 333-5070

Email: Cory.Davis@phly.com

Email: Matthew.Reschly@phly.com

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO EXTEND INSURANCE AS STATED IN THIS PROPOSAL.

THIS PROPOSAL CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

Commercial General Liability Coverage Part

Commercial Inland Marine Coverage Part

UltimateCover Coverage Part

PREMIUM

\$ 7,612.00

\$ 11,910.00

\$ 22,816.00

The Total Premium includes Federal Terrorism Risk Insurance Act Premium
in the amount of:

TOTAL \$ 42,338.00

\$ 647.00

Bill Plan Options:

- 25% Down and 9 Consecutive Monthly Installments - Combined premium must be \$6,000 and up
- 25% Down and 5 Consecutive Monthly Installments - Combined premium must be at least \$3,333
- 25% Down and 3 Consecutive Monthly Installments - Combined premium must be at least \$2,000
- 50% Down and 2 Consecutive Monthly Installments - Combined premium must be at least \$2,000
- 12 equal installments available only on Auto Rental/Leasing policies
- Premiums under \$2,000 are Fixed Annual billing

All Bill Plans are subject to a minimum installment of \$500

The premium shown is subject to the following terms and conditions:

A signed UM/UIM Selection/Rejection form is required upon binding. (If applicable.)

Any taxes, fees or surcharges included in the total premium shown on the proposal are not subject to installment billing.

A maximum per installment fee of \$5.00 may be included (some states may vary).



**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: 06/11/2018
Quotation Number: 11495841**

Named Insured: Battle Creek Golf Course

The producer placing this policy may receive commission and additional underwriting profit share incentives. These incentives are based on the underwriting performance of this producer's book of business. Any questions about the nature of this compensation should be directed to the producer.

In order to complete the underwriting process, we require that you send us the additional information requested in the "conditions" section of this proposal. We are not required to bind coverage prior to our receipt, review and underwriting approval, of said additional information. However, if we do bind coverage, it shall be for a temporary period of not more than 30 days. Such temporary binding of coverage shall be void ab initio ("from the beginning") if we have not received, reviewed and approved in writing such materials within 15 days from the effective date of the temporary binder. This 30 day temporary conditional binder may be extended only in writing signed by the Insurer. Payment of premium shall not operate to extend the binding period or nullify the automatic voiding as described above.

This quotation is strictly conditioned upon no material change in the risk occurring between the date of this proposal and the inception date of the proposed policy (including any claim or notice of circumstances that which may reasonably expected to give rise to a claim under any policy of which the policy being proposed by this letter is a renewal or replacement). In the event of such change in risk, the Insurer may in its sole discretion, whether or not this quotation has been already accepted by the Insured, modify and/or withdraw this quotation.

Subject to the terms and conditions outlined above and prior to the quote expiration date, this quote may be bound by signing and dating below and by initialing, on the previous page, the option to be bound. This form will then act as the binder of coverage for 30 days from the date signed and may be distinguished by the Quotation number on page 1. This binder is only valid for 30 days.

No coverage is afforded or implied unless shown in this proposal.

This proposal does not constitute a binder of insurance.

This proposal is strictly limited to the terms and conditions herein. Any other coverage extensions, deletions or changes requested in the submission are hereby rejected.

Signature of Authorized Insurance Representative

Date



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: 06/11/2018
Quotation Number: 11495841

Named Insured: Battle Creek Golf Course

GENERAL LIABILITY

Total: \$ 7,612.00

Balance to Meet Minimum Premium: \$ 258.00

Each Occurrence Limit	\$ 1,000,000	Liability Type:	OCCURRENCE
Personal and Advertising Injury Limit	\$ 1,000,000		
General Aggregate Limit (Other Than Products – Completed operations)	\$ 2,000,000		
Products/Completed Operations Aggregate Limit	\$ 2,000,000		
Rented to You Limit	\$ 100,000		
Medical Expense Limit (Any One Person)	\$ 5,000		

Classifications	Class Code	Premium Base	Prem/Op BI/PD Ded	Products BI/PD Ded	Exposure	Premium
OKLAHOMA						
LOC 1 GOLF COURSE-MUNICIPAL/PUBLIC	44070	GROSS SALES	NONE		697,264	\$ 6,053.00
LOC 1 SPORT GOOD/ATHLETIC EQUIP STORE	18206	GROSS SALES	NONE	NONE	159,524	\$ 337.00
LOC 1 RESTAURANT-ALC < 30%-W/TBL SV	16910	GROSS SALES	NONE	NONE	196,613	\$ 964.00



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: 06/11/2018
Quotation Number: 11495841

INLAND MARINE

Total: \$ 11,910.00

Sub Total: \$ 11,910.00

State	Loc #	Limit of Insurance	Deductible	Description	Premium
OK	N/A	\$ 1,567,087	\$ 2,500	CONTRACTORS EQUIPMENT SEE SCHEDULE	\$ 11,910.00



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: 06/11/2018
Quotation Number: 11495841

Named Insured: Battle Creek Golf Course

ULTIMATECOVER

Total: \$ 22,816.00

BLANKET LIMITS

Blanket No	Limit
1	\$ 2,050,681
2	\$ 138,786

LOCATION COVERAGES

Loc/Bldg	Coverage	Blanket #	Limit	Premium
1-1	BUILDING Deductible: 1000, Coinsurance: 90%, Wind/Hail Ded: 25000, Agreed Value: NO	1	\$ 1,586,273	\$ 14,816.00
1-1	BUSINESS PERSONAL PROPERTY Deductible: 1000, Coinsurance: 90%, Wind/Hail Ded: 25000, Agreed Value: NO	2	\$ 138,786	\$ 1,398.00
1-1	TERRORISM		\$	486.00
1-2	BUILDING Deductible: 1000, Coinsurance: 90%, Wind/Hail Ded: 25000, Agreed Value: NO	1	\$ 82,961	\$ 775.00
1-2	TERRORISM		\$	23.00
1-3	BUILDING Deductible: 1000, Coinsurance: 90%, Wind/Hail Ded: 25000, Agreed Value: NO	1	\$ 208,326	\$ 1,946.00
1-3	TERRORISM		\$	58.00
1-4	BUILDING Deductible: 1000, Coinsurance: 90%, Wind/Hail Ded: 25000, Agreed Value: NO	1	\$ 9,006	\$ 84.00
1-4	TERRORISM		\$	3.00
1-5	BUILDING Deductible: 1000, Coinsurance: 90%, Wind/Hail Ded: 25000, Agreed Value: NO	1	\$ 89,817	\$ 839.00
1-5	TERRORISM		\$	25.00



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: 06/11/2018
Quotation Number: 11495841

Named Insured: Battle Creek Golf Course

ULTIMATECOVER

BLANKET LIMITS

Blanket No Limit

LOCATION COVERAGES

Loc/Bldg	Coverage	Blanket #	Limit	Premium
1-6	BUILDING Deductible: 1000, Coinsurance: 90%, Wind/Hail Ded: 25000, Agreed Value: NO	1 \$	61,238 \$	572.00
1-6	TERRORISM		\$	17.00
1-7	BUILDING Deductible: 1000, Coinsurance: 90%, Wind/Hail Ded: 25000, Agreed Value: NO	1 \$	13,060 \$	122.00
1-7	TERRORISM		\$	4.00
	GOLF/COUNTRY CLUBS (PI-ULT-129)	\$	1 \$	500.00



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: 06/11/2018
Quotation Number: 11495841

Named Insured: Battle Creek Golf Course

ULTIMATECOVER

Coverage	Limit/Ded	Premium
EARTHQUAKE		\$ 546.00
ANY ONE COVERED PREMISES LIMIT	2,189,467	
ALL COVERED PREMISES IN ANY SINGLE POLICY YEAR LIMIT	2,189,467	
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		
BOILER MACHINERY/EQUIPMENT BREAKDOWN (SEE FORM)		\$ 602.00



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: 06/11/2018
Quotation Number: 11495841

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		



**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 FOR INSURANCE

Quotation Number: 11511021

Proposal Date: 06/11/2018

Named Insured and Mailing Address:

Battle Creek Golf Course
City of Broken Arrow dba
PO Box 610
Broken Arrow, OK 74013-0610

Producer: 2326

THE ARROW GROUP
BROKEN ARROW INSURANCE AGENCY, INC.
2720 N. HEMLOCK COURT, STE. A
BROKEN ARROW, OK 74012

Contact: Sharon Sappington

Phone: (918)258-6681

Fax: (918)251-7893

Insurer: Philadelphia Indemnity Insurance Company

Policy Period From: 07/01/2018

To: 07/01/2019

Proposal Valid Until: 07/01/2018

at 12:01 A.M. Standard Time at your mailing address shown above.

Product: Golf Centers Umbrella

Submission Type: Renewal Business

PHLY Representative: Davis, Cory C.

PHLY Representative Phone: (913) 333-5001

Email: Cory.Davis@phly.com

Underwriter: Reschly, Matthew R.

Underwriter Phone: (913) 333-5070

Email: Matthew.Reschly@phly.com

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO EXTEND INSURANCE AS STATED IN THIS PROPOSAL.

THIS PROPOSAL CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	PREMIUM
Umbrella Liability Coverage	\$ 750.00
TOTAL	
	\$ 750.00

- Bill Plan Options:**
- 25% Down and 9 Installments - Combined premium must be \$6,000 and up
 - 25% Down and 5 Installments - Combined premium must be at least \$3,333
 - 25% Down and 3 Installments - Combined premium must be at least \$2,000
 - 50% Down and 2 Installments - Combined premium must be at least \$2,000
 - 12 equal installments available only on Auto Rental/Leasing policies
 - Premiums under \$2,000 are Fixed Annual billing

All Bill Plans are subject to a minimum installment of \$500

The premium shown is subject to the following terms and conditions:
Any taxes, fees or surcharges included in the total premium shown on the proposal are not subject to installment billing.
A maximum per installment fee of \$5.00 may be included (some states may vary).



**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: 06/11/2018
Quotation Number: 11511021

Named Insured: Battle Creek Golf Course

The producer placing this policy may receive commission and additional underwriting profit share incentives. These incentives are based on the underwriting performance of this producer's book of business. Any questions about the nature of this compensation should be directed to the producer.

In order to complete the underwriting process, we require that you send us the additional information requested in the "conditions" section of this proposal. We are not required to bind coverage prior to our receipt, review and underwriting approval, of said additional information. However, if we do bind coverage, it shall be for a temporary period of not more than 30 days. Such temporary binding of coverage shall be void ab initio ("from the beginning") if we have not received, reviewed and approved in writing such materials within 15 days from the effective date of the temporary binder. This 30 day temporary conditional binder may be extended only in writing signed by the Insurer. Payment of premium shall not operate to extend the binding period or nullify the automatic voiding as described above.

This quotation is strictly conditioned upon no material change in the risk occurring between the date of this proposal and the inception date of the proposed policy (including any claim or notice of circumstances that which may reasonably expected to give rise to a claim under any policy of which the policy being proposed by this letter is a renewal or replacement). In the event of such change in risk, the Insurer may in its sole discretion, whether or not this quotation has been already accepted by the Insured, modify and/or withdraw this quotation.

Subject to the terms and conditions outlined above and prior to the quote expiration date, this quote may be bound by signing and dating below and by initialing, on the previous page, the option to be bound. This form will then act as the binder of coverage for 30 days from the date signed and may be distinguished by the Quotation number on page 1. This binder is only valid for 30 days.

No coverage is afforded or implied unless shown in this proposal.

This proposal does not constitute a binder of insurance.

This proposal is strictly limited to the terms and conditions herein. Any other coverage extensions, deletions or changes requested in the submission are hereby rejected.

Signature of Authorized Insurance Representative

Date



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: 06/11/2018
Quotation Number: 11511021

Named Insured: Battle Creek Golf Course

UMBRELLA LIABILITY

Total: \$ 750.00

Includes Total Taxes of: Not Applicable

LIMITS OF INSURANCE

EACH OCCURRENCE LIMIT
(LIABILITY COVERAGE) \$ 1,000,000

PERSONAL & ADVERTISING INJURY LIMIT \$ 1,000,000 Any one person or organization

PRODUCTS COMPLETED OPERATIONS AGGREGATE LIMIT \$ 1,000,000

GENERAL AGGREGATE LIMIT (LIABILITY COVERAGE) (except with respect to Auto Liability and Products Completed Operations) \$ 1,000,000

RETAINED LIMIT

RETAINED LIMIT: \$ 10,000