**ENDORSEMENT**

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

# This endorsement, effective 12:01 a.m. forms a part of Policy

# No. issued to by

**SURFACE WATER LOSS OR DAMAGE TO**

**GOLF HOLES ENDORSEMENT**

This endorsement modifies insurance provided under the following:

COUNTRY CLUB PREMIER PROPERTY COVERAGE FORM

SCHEDULE

|  |  |  |
| --- | --- | --- |
| **Coverage** | **Surface Water Annual Aggregate Limit** | **Deductible** |
| **Surface Water Loss or Damage to Golf Holes** | $ | **$2,500** |

*(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)*

Paragraph **8.** is added to Section **F.** **Additional Coverage Extensions** of the **PREMIER CAUSES OF** **LOSS** section of the policy as follows:

**8. Surface Water Loss or Damage to Golf Holes**

We will pay for direct physical loss or damage to Golf Holes, as caused by water and water-borne material that:

**a.** accumulate on the surface of the ground at the described premises as a result of rain, snow, sleet or hail; or

**b.** accumulate under the ground from any source.

Cart paths are excluded as respects this Additional Coverage Extension.

This coverage will not apply to golf holes located wholly or partially within Special Flood Hazard Areas (SFHAs), areas of 100 year flooding, as defined by the Federal Emergency Management Agency.

The Surface Water Annual Aggregate Limit is an annual aggregate limit and as such, is the most we will pay for the total of all loss or damage that is caused by surface water to golf holes in a 12-month period (starting with the beginning of the present annual policy period), even if there is more than one such loss during that period of time. Thus, if the first loss to golf holes caused by surface water does not exhaust the applicable Surface Water Annual Aggregate Limit , then the balance of that Limit is available for subsequent such losses.

All other terms and conditions of the policy remain the same.

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Authorized Representative