**CLUB PROGRAM**

**PROPERTY COVERAGE**

**RATE RULES**

CLUB PROGRAM

## A. PROGRAM ELIGIBILITY

The following **Property** Country Club Endorsements will be used exclusively with our Club Program (formerly Bollinger). The Club Program is designed to provide coverage under this endorsement for clubs based on the following classes of business:

Member-owned, non-profit clubs

Corporately owned clubs

Private owned clubs, (including private corporations); or

Publicly owned clubs, other than municipally owned or operated clubs.

#### PROPERTY FORMS AND ENDORSEMENTS

**Mandatory Forms**

1. **Country Club Premier Property Coverage Form – Form No. 109387**

**Country Club Premier Property Coverage Supplemental Declarations – Form No. 109376**

**a.** Description of Coverage - This coverage form combines ISO’s CP 00 10, Building and Personal Property coverages and ISO’s CP 10 30 – Special Causes of Loss Form with additional coverages. Latest edition date replaces and incorporates coverages provided under prior form numbers: 79409, 84417, 84418 and 79418.

1. Rate for Country Club PremierProperty Coverage Form (the “Property Coverage Form”) – The form is subject to previously filed and approved ISO Loss Costs for the Building and Personal Property and Special Causes of Loss Coverage Forms (plus any applicable deviation). An additional charge of $250 is added to the base loss cost charge.

Rate for Equipment Breakdown Coverage – Equipment Breakdown Pricing Currently on file under CHS-12-BM-01. Coverage is included in Property Coverage Form, unless removed by Form No. 111890 (detailed below). If Form No. 111890 is attached the Property Coverage Form, no Equipment Breakdown premium will be calculated.

**Optional Forms**

**1.** **Earth Movement Changes Endorsement – Form No. 109388**

**a.** Description of Coverage – This optional endorsement adds Earth movement as an additional covered cause of loss to the Property Coverage Form with a $25,000 deductible. Latest edition date replaces and incorporates coverages provided under prior form numbers: 79421 and 79411.

1. Rate – $300 flat charge.

**2. Flood Coverage Endorsement - 109389**

**a.** Description of Coverage – This optional endorsement adds Flood as an additional covered cause of loss to the Property Coverage Form with a $25,000 deductible. Latest edition date replaces and incorporates coverages provided under prior form numbers: 79422 and 79411.

1. Rate – $300 flat charge.

**3. Surface Water Loss or Damage to Golf Holes – Form No. 109390**

**a.** Description of Coverage - This optional endorsement provides either $25,000 or $50,000 coverage for direct physical damage to golf holes caused by surface water. Latest edition date replaces and incorporates coverages provided under prior form number: 79423.

**b.** Eligibility – This coverage is available for property located in Flood Zones B, C, D and X as designated by the National Flood Insurance Program.

**c.** Rate - The charge for this optional endorsement is:

|  |  |
| --- | --- |
| **Limit** | **Charge** |
| $25,000 | $1,000 |
| $50,000 | $1,750 |

**d.** Deductible – A $2,500 deductible applies to this coverage.

**4.** **Country Club Premier Business Income and Extra Expense Coverage Form – Form No. 109386**

**a.** Description of Coverage - This optional coverage form is based on ISO’s CP 00 30 – Business Income (And Extra Expense) Coverage Form. It broadens several coverages as found in the ISO form and adds two additional coverages. This new form replaces ISO’s CP 00 30.

**b.** Rate - There is no premium charge for this form.

**5. Outdoor Trees, Shrubs, Plants and Lawns Endorsement – Form No. 111888**

**a.** Description of Coverage - This optional endorsement provides the option of adding coverage for loss or damage to trees, shrubs, plants and lawns for enumerated Covered Causes of Loss.

**b.** Rate - Rates based on the current ISO loss costs with the Company’s filed loss cost multiplier.

**6. Equipment Breakdown Exclusion – Form No. 111890**

**a.** Description of Coverage - This optional endorsement excludes equipment breakdown coverage at the Insured’s option.

**b.** Rate - There will be no equipment breakdown coverage premium charged when this endorsement is attached.

1. **Equipment Breakdown – Other Conditions Endorsement – Form No. 111891**

**a.** Description of Coverage - This optional endorsement explains any differences between the Equipment Breakdown and Property Coverages

**b.** Rate - There is no premium charge for this endorsement.

1. **Contractors’ Equipment Reporting Conditions Endorsement - 111889**

**a.** Description of Coverage - This optional endorsement will be used with the Contractors’ Equipment Coverage Form – 79416 to allow annual or semi-annual reporting and premium adjustment of changes to schedule of contractors equipment.

* 1. Rate - There is no premium charge for this endorsement.

###### Windstorm or Hail Percentage Deductible - With Named Storm Definition - Form 79424

**a.** Description of Coverage – This endorsement revises the definition of windstorm or hail to include only those occurrences that are designated as a “Named Storm”. If the occurrence is not designated as a “Named Storm”, the all other perils deductible applies to the loss.

**b.** Eligibility – this optional endorsement may be attached to any policy where all described locations are 5 or more miles from the seacoast.

**c.** Rate – Charge as follows:

|  |  |
| --- | --- |
| Amount of Insurance | **Charge** |
| $0 - $5,000,000 | $500 |
| $5,000,001 - $10,000,000 | $1,000 |
| $10,000,001 and Over | $1,500 |

1. Windstorm or Hail Percentage Deductible – With Named Storm Definition and ISO’s Windstorm or Hail Percentage Deductible, CP 03 21 are mutually exclusive. Only one or the other may be used.
2. **Windstorm or Hail Deductible Endorsement – Form No. 89556**

**a.** Description of Coverage – This optional endorsement provides an option to use a percentage deductible or monetary dollar deductible for Building/Contents with a minimum per occurrence deductible. The endorsement also provides a deductible option for Business Income (EE) on “period of restoration” (hours) basis.

**b.** Rate – There is no premium charge for this endorsement.

1. **Country Club Contractor’s Equipment Coverage Form - 79416**
2. Description of Coverage – this optional endorsement provides coverage for direct physical loss to scheduled contractors equipment on an ACV basis. It also provides coverage extensions for Newly Acquired Equipment, Rental Expense Reimbursement, Debris Removal, Pollutant Clean-up and Removal and Tools.
3. Rate **-** The premium charge = rate per $100 limit. Based on the table below:

|  |  |
| --- | --- |
| Deductible | **Rate** |
| $250 | $0.52 |
| $500 | $0.45 |
| $1,000 | $0.40 |

1. **Exclusion Of Loss Due To** **Virus Or Bacteria 113673**

Attach Exclusion of Loss Due To Virus or Bacteria Endorsement 113673 to all policies.