# COMMERCIAL PROPERTY EXTENSION PROGRAM RULES

**CALIFORNIA**

**110326 - Additional Coverages for Golf Courses**

This is a new **optiona**l endorsement that broadens coverage. This endorsement is for risks with hospitality/leisure exposures such as resorts, hotels or golf/country clubs. It would attach to our independently filed Building and Personal Property Coverage Form.

# Additional Coverages for Golf Courses:

* + Coverage is based on losses or damages that occur in any one policy year;
  + The Deductible for Covered Property applies subject to a **$1,000 minimum deductible**

per occurrence for each coverage extension unless a lower deductible is shown;

* + Premiums are not subject to IRPM modification.

# Tee to Green Rating:

* + The minimum limit is $100,000
  + Additional limits are available in $50,000 increments
  + The premium charge for the first $100,000 limit is $650
  + For each $50,000 increase in limits, an additional charge of $200 will be made.
  + Limits above $750,000 are not available in California.

# Sprinklers and Underground Wiring and Additional Coverage Golf Course Property Rating:

* + The rates for the sprinklers and underground wiring and additional coverages for golf course property are based on the ISO Basic Group I - Class rates – Special Classes - loss cost times the companies LCMs as outlined in our Explanatory Memo;
  + Rate applies per $100 of values for each coverage.

# Sprinklers and Underground Wiring:

* + - $25,000 maximum limit
    - .80 rate per $100

# Additional Coverage Golf Course Property:

* + - $25,000 maximum limit
    - .80 rate per $100

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