

ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement, effective 12:01 A.M.,
Forms a part of Policy No.:

GOLF COURSE PROPERTY COVERAGE ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDINGS AND PERSONAL PROPERTY COVERAGE FORM

I. NEW GOLF COURSE ADDITIONAL COVERAGES

The following is added to Subsection.4. **Additional Coverages** of Section **A. Coverage**:

Specific Golf Course Property

Golf Course Grounds

Customer Property

Personal Effects

Seasonal Increase in Limit

These Additional Coverages are additional insurance and subject to the following Limits of Insurance:

1. The most we will pay for all loss or damage, to any one or more of the following:

Specific Golf Course Property;

Golf Course Grounds;

Customer Property; and

Personal Effects

Is \$250,000 for all covered losses per golf course location specified on the declarations in any one policy year.

2. The most we will pay for loss or damage under **Seasonal Increase in Limit** is twenty-five percent (25%) of your Personal Property Limit of Insurance, subject to a maximum of \$250,000.

Specific Golf Course Property

- (1) We will pay for direct physical loss or damage by a covered cause of loss (as specified in this policy as applicable to your Building and Business Personal Property) to a Specific Golf Course Property on a golf course at a location specified in the declarations.
- (2) Specific Golf Course Property means: benches, ball washers, tee markers, course markers, tee signs, exterior light fixtures, poles, flags, in-ground sprinkler systems (including underground wiring). Specific Golf Course Property does not include driveways, roadways, parking lots used for automobiles, hazard areas, ponds, lakes, other bodies of water, or property covered as Golf Course Grounds.
- (3) The Outdoor Property Additional Coverage in your Building and Personal Property Coverage form is deleted, but only for the specific golf course property coverage provided by this endorsement.
- (4) Deductible: We will not pay for loss or damage in any one occurrence under this Additional Coverage until the amount of loss or damage exceeds \$500. Except that if the cause of loss is vandalism, then we will not pay until the loss or damage exceeds \$1,000.
- (5) Special Valuation: We will value the loss to your Specific Golf Course Property at your cost to repair or replace the damaged property (without deduction for depreciation).
- (6) Special Exclusion: We will not pay for loss of Business Income you sustain as a result of direct physical loss to Specific Golf Course Property.

Golf Course Grounds

- (1) We will pay for direct physical loss or damage by a covered cause of loss [as provided in Item (3) below], to Golf Course Grounds on a golf course at a location specified in the declarations.
- (2) Golf Course Grounds means: greens, tees, fairways, practice putting greens, practice driving areas, rough, sand traps, bunkers, trees, plants, shrubs, paved walkways, paved golf cart paths, and other outdoor grounds specifically designed and maintained for the game of golf. Golf Course Grounds does not include driveways, roadways, parking lots used for automobiles, hazard areas, ponds, lakes, other bodies of water, or property covered as Specific Golf Course Property.
- (3) Covered Cause of Loss: With respect to Golf Course Grounds only, we will pay for direct physical loss by any of the following causes of loss:

- (a)** Fire;
- (b)** Lightning;
- (c)** Explosion, including the explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass. This cause of loss does not include loss or damage by:
 - (i)** Rupture, bursting or operation of pressure relief devices; or
 - (ii)** Rupture or bursting due to expansion or swelling of the contents of any building or structure, caused by or resulting from water.
- (d)** Windstorm or Hail, but not including:
 - (i)** Frost or cold weather; or
 - (ii)** Ice (other than hail), snow or sleet whether driven by wind or not.
- (e)** Smoke causing sudden and accidental loss or damage. This cause of loss does not include smoke from agricultural smudging or industrial operations.
- (f)** Aircraft or Vehicles, meaning only physical contact of an aircraft, a spacecraft, a self-propelled missile, a vehicle or an object thrown up by a vehicle with the described property or with the building or structure containing the described property. This cause of loss includes loss or damage by objects falling from aircraft.

We will not pay for loss or damage caused by or resulting from vehicles you own or which are operated in the course of your business.
- (g)** Riot or Civil Commotion, including:
 - (i)** Acts of striking employees while occupying the described premises; and
 - (ii)** Looting occurring at the time and place of a riot or civil commotion.
- (h)** Vandalism, meaning willful and malicious damage to, or destruction of, the Golf Course Grounds. We will pay for loss or damage caused by or resulting from burglars, but not theft of any property.
- (i)** Sinkhole Collapse, meaning loss or damage caused by the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include:
 - (i)** The cost of filling sinkholes; or
 - (ii)** Sinking or collapse of land into man-made underground cavities.

(j) Volcanic Action, meaning direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

- (i) Airborne volcanic blast or airborne shock waves;
- (ii) Ash, dust or particulate matter; or
- (iii) Lava flow.

All volcanic eruptions that occur within any one hundred sixty-eight (168) hour period will constitute a single occurrence.

This cause of loss does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the described property.

- (4) The Outdoor Property Additional Coverage in your Building and Personal Property Coverage form is deleted, but only for the golf course grounds coverage provided by this endorsement.
- (5) Deductible: We will not pay for loss or damage in any one occurrence under this Additional Coverage until the amount of loss or damage exceeds \$500, except that if the cause of loss is vandalism, the we will not pay until the loss or damage exceeds \$1,000.
- (6) Special Valuation: We will value the loss to your Golf Course Grounds at your cost to repair or replace the damaged property (without deduction for depreciation). We will not pay for loss or damage to trees, plants, and shrubs until they have actually been repaired or replaced.
- (7) Special Exclusion: We will not pay for loss of Business Income you sustain as a result of direct physical loss to Golf Course Grounds.
- (8) Special Limitations: We will not pay more than \$500 to repair or replace any one tree, plant, or shrub.

Customer Property

- (1) We will pay for direct physical loss or damage to Customer Property caused by or resulting from a covered cause of loss (as specified in this policy as applicable to your Building and Business Personal Property).
- (2) Customer Property means golf bags, golf clubs, tennis racquets, and other related athletic equipment, clothing and supplies owned by your customers, members and guests, while in your care, custody and control.
- (3) The Personal Effects and Property of Others Additional Coverage provided by the Building and Personal Property coverage form is deleted, but only for the Customer Property coverage provided by this endorsement.
- (4) If insurance under a separate policy also applies to the covered loss, the Customer Property coverage provided by this endorsement is primary. Our payment for loss will only be for the account of the customer, member, or guest.
- (5) Deductible: We will not pay for loss or damage in any one occurrence under this Additional Coverage until the amount of loss or damage exceeds \$500.

Personal Effects

- (1) We will pay for direct physical loss or damage to personal effects caused by or resulting from a covered cause of loss (as specified in this policy as applicable to your Building and Business Personal Property). We will not pay for loss or damage caused by theft.
- (2) Personal Effects means personal property owned by you, your officers, your partners or your employees while in your care, custody, and control.
- (3) The Personal Effects and Property of Others Additional Coverage provided by the Building and Personal Property coverage form is deleted, but only for the Personal Effects coverage provided by this endorsement.
- (4) If insurance under a separate policy also applies to the covered loss, the Personal Effects coverage provided by this endorsement is primary. Our payment for loss will only be for the account of your officers, your partners or your employees.
- (5) Deductible: We will not pay for loss or damage in any one occurrence under this Additional Coverage until the amount of loss or damage exceeds \$500.

Seasonal Increase in Limit

- (1) We will increase your Limit of Insurance for Business Personal Property at a covered location for seasonal variations.
- (2) This Additional Coverage does not apply unless your Limit of Insurance for Business Personal Property equals one hundred percent (100%) of your average monthly values for the twelve (12) months immediately proceeding the date of loss.

II. COVERAGE EXTENSIONS

The following is added to Subsection **5. Coverage Extensions** of Section **A. Coverage**:

Fire Protective Equipment Discharge

- (1) We will pay for the cost to recharge or refill your fire protection equipment that discharges either accidentally or to control a Covered Cause of Loss.
- (2) No deductible applies to this additional coverage.
- (3) The most we will pay is \$5,000 to refill or recharge the equipment in any one occurrence.

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

Authorized Representative