



THE BOLLINGER CLUB INSURANCE PROGRAM

The Industry Standard for Coverage, Service & Stability

The Bollinger Club Insurance Program has set the industry standard in insurance for private and upscale semi-private golf, tennis and city clubs for more than 20 years. The program's reputation for excellence is built on superior, broad property and casualty insurance, underwritten by AIG Programs, a leading provider of program solutions for nearly three decades. The Bollinger Club Insurance Program is regularly enhanced with new coverage features and innovative risk management and loss prevention services to best meet the evolving needs of insureds.

Since the Bollinger Club Insurance Program is underwritten through AIG Programs, it also offers exceptional stability. Coverage is backed by the financial strength and claims-paying ability of the member companies of American International Group, Inc. (AIG). Stellar customer service, also part of the Bollinger tradition, is evident in our expedited policy issuance and fast, fair claims settlements.

Program Overview

The Bollinger Club Insurance Program offers expansive property coverage that includes everything from the clubhouse, pro shop and maintenance buildings to golf holes and maintenance equipment. It provides blanket building and contents limits with agreed value coverage.

On the liability side, the program combines general liability, liquor liability and a general liability extension endorsement, which includes club members as additional insureds and professional liability coverage for golf or tennis professionals. A spectrum of additional liability coverages is also available, including umbrella, pesticide applicators, automobile, and directors and officers liability coverages.

Standard and customized loss prevention services are provided to help insureds minimize losses—and stabilize insurance costs.

Additional Program Highlights

Property

- Coverage provided for the clubhouse, pro shop, maintenance buildings and other structures, including: bridges, towers, pipes, dams, exterior light fixtures and poles, in-ground sprinkler systems and equipment, tennis courts, television and radio satellite dishes, antennas, fences, bulkheads, pilings, piers, wharfs, docks, retaining walls, roadways, walks, patios, other paved surfaces and outdoor signs, lighting detection/warning systems and swimming pools
- Coverage provided for golf holes, including: tees, driving ranges, cut fairways, greens, bunkers, cut and maintained roughs, and other cut and maintained playing surfaces. Encompasses coverage for loss or damage caused by fire, lightning, explosion, riot, civil commotion, aircraft, vehicles, vandalism, windstorm or hail
- Business income protection, including extra expense coverage, is provided with no waiting period
- Business income protection provided for golf holes
- Blanket building and contents limits with agreed value coverage included
- Comprehensive equipment breakdown coverage provided for club heating/air conditioning and refrigeration equipment. Includes food spoilage and breakdown due to off-premises power interruption
- Flood and earthquake coverage available (individual state exceptions may apply)
- Plus, coverage is included for everything from property awaiting installation, to valuable papers and records (including club cost to research, replace or restore lost information for which duplicates do not exist), to water damage, including sewer and drain backup

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Additional Program Highlights (cont'd.)

Liability

- General liability and liquor liability included with up to \$1 million occurrence/\$3 million aggregate limits
- Medical payments coverage provided for injuries to members and athletic participants
- Club members included as additional insureds
- Employees included as additional insureds under general liability and liquor liability coverage
- Professional liability insurance provided for club golf and tennis professionals
- Umbrella policy can be extended to include coverage for liquor liability and employee benefits liability (high limits available)
- Pesticide applicators liability included (individual state exceptions may apply)
- Non-profit directors and officers liability insurance available

Loss Control and Prevention

Bollinger loss control experts conduct regular inspections and analysis of insured properties, and can customize safety and loss prevention services to benefit virtually any facet of an insured's operation. Insureds also benefit from ISO fire and sprinkler rate analysis and newsletters, seminars and bulletins on key risk and safety issues. Insureds demonstrating sound loss prevention strategies can potentially qualify for more favorable insurance rates.

Claims Service

When an insured suffers a loss, professionals with extensive experience managing club claims are there to facilitate fast, fair settlements. Claims can be reported 24/7, by phone or fax, and insureds and brokers can get up-to-the-minute reports on the status of claims and expect prompt responses to all claim inquiries.

Rounding Out Club Coverage

Additional AIG Companies Offerings

Insureds and brokers can efficiently access AIG companies' insurance products designed expressly for clubs. These include:

- **Accidental Death & Dismemberment (AD&D) Insurance** for registered members and guests participating in club-sponsored activities on club premises.
- **Homeowners Insurance** customized for private residences in golf course communities nationwide, including coastal properties.
- **Identity Theft Insurance** to protect club members and employees against the financial impact of identity theft and ease the process of restoring identity profiles and credit records post-theft.
- **Workers Compensation Insurance** for all club employees.

Excellence, Easily Accessible

The benefits of the Bollinger Club Insurance Program's superior coverage, outstanding service, and enduring stability are readily accessible through any independent insurance agent or broker.

For more information, please ask your insurance agent or broker to contact

Thomas N. Marks, Executive Vice President, Bollinger, Inc.

at (800) 446-5311 or (973) 467-8005 x 1166, visit our website at www.bollingerinsurance.com, or fax us at (973) 467-0759.

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U.S. risks placed with a surplus lines insurer must be placed in accordance with surplus lines laws and other applicable laws. Surplus lines insurers do not generally participate in state guaranty funds and insureds are not protected by such funds. The surplus lines market is a brokered market providing flexibility in rate and form to meet customer needs for high risk and specialized insurance products. All placements with surplus lines insurers are subject to underwriting by the insurer. Products may not be available in all states. The information contained herein is for general information purposes only and does not constitute an offer to sell or a solicitation. The information provided herein is made available only on request by an insurance professional(s).



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