

Stability and Commitment *from the Club Insurance Experts*

Finding the right insurance program - one that has a long history of stability and can adequately protect against financial loss, property damage or liability risks - can be difficult.

Bollinger, Inc. recognizes the need for a long-term solution to the insurance challenges faced by golf facilities, tennis and city clubs. That is why we developed the Bollinger Club Insurance Program. This program offers superior protection by combining custom insurance solutions with strong risk management education and loss control assistance.

The clubs that participate in this program place top priority on quality insurance protection, and they get the benefit of the excellent coverages and services that are available only through this program.

As a participant in the Bollinger Club Insurance Program, your club will benefit from these coverages and services:

- Comprehensive insurance package in which coverage for property/casualty exposures are combined in a custom program for golf facilities, tennis and city clubs
- Centralized underwriting by a team of experienced professionals
- Fast, fair claim handling by insurance professionals who know and understand club operations
- Loss prevention and safety services developed specifically for club facilities
- ISO fire and sprinkler rate analysis
- Informative newsletters, educational seminars and safety bulletins
- Easy access to the program by any licensed independent agent or broker of your choice
- Discounted property appraisals available to program participants

All the Insurance Coverage Your Club Needs

Bollinger, Inc. is the undisputed leader in insurance for golf facilities, including private, semiprivate and daily fee clubs. We also specialize in providing coverage for tennis clubs and city clubs, including private dining and multi-use clubs that offer many amenities. The Bollinger Club Insurance Program is your single source for the custom insurance coverages your club needs.

PROPERTY COVERAGE

- Coverage for 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 and antennas, fences, bulkheads, pilings, piers, wharves, docks, retaining walls, roadways, walks, patios, other paved surfaces and outdoor signs, lighting detection/warning systems and swimming pools.
- Coverage for golf holes, including: tees, driving ranges, cut fairways, greens, bunkers, cut and maintained roughs, and other cut and maintained playing surfaces. Includes coverage for loss or damage caused by fire, lightning, explosion, riot, civil commotion, aircraft, vehicles, vandalism, windstorm or hail.
- Additional property coverages that are included:
 - Business income protection for golf holes (covers the club for lost earnings for any one occurrence as a result of direct damage by an insured peril)
 - Blanket building and contents limits with agreed value coverage
 - Business income, including extra expense coverage
 - Property of others in the club's care, custody or control
 - Direct damage coverage for golf bags and clubs
 - Trees, shrubs, plants, lawns
 - Building alterations and repairs
 - Property awaiting installation, including theft
 - Increased cost of construction to repair club property to meet current building ordinances
 - Mysterious disappearance
 - Valuable papers and records, including club cost to research, replace or restore lost information for which duplicates do not exist
 - Fire protection devices
 - Accounts receivable
 - Personal computers, EDP equipment, data (including computer programs) and the media on which the data is stored
 - Golf carts, mobile and maintenance equipment covered for replacement cost with no co-insurance penalty
 - Comprehensive equipment breakdown coverage for club heating/& conditioning units and refrigeration equipment covering food spoilage (coverage includes breakdown due to off-premises power interruption)

- Additional property coverages **that** are included (*continued*):
 - Flood and earthquake coverage available (individual state exceptions may apply)
 - Building glass
 - Broad water damage covering sewer and drain backup

LIABILITY COVERAGE

- General liability and liquor liability (up to \$1 million in limits)
- Medical payments for injuries to members and athletic participants
- Club members included as additional insureds
- Employees included as additional insureds for general liability and liquor liability
- Professional liability 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 (individual state exceptions may apply)
- Directors and officers liability on a non-profit form is also available

General Underwriting Criteria

If you are interested in obtaining coverage for your club through the Bollinger Club Insurance Program; your facility must meet the following general underwriting criteria. A detailed analysis of your facility will be conducted once we have received an application and appropriate supporting business documents from your insurance broker/agent.

- Commercial cooking surfaces, hoods and ducts must be protected by an automatic extinguishing system with automatic fuel shutoff and semi-annual servicing and inspection. Standards for Property and Liability are in compliance with NFPA Standards for Fire Protection (NFPA 96) and Life Safety (NFPA 101).
- Storage, use and disposal of all pesticides, herbicides and related chemicals must follow federal, state and local environmental protection standards and OSHA standards.
- All automatic sprinkler systems must be serviced by a licensed sprinkler contractor at least annually and must have a water flow alarm connected to a central station monitor.
- All swimming pools must be enclosed with a barrier at least four feet high and have a self-closing gate. Certified lifeguards should be on duty during all open hours.

Superior Loss Prevention and Claim Service

The protection of your club's assets and the safety and security of employees, members and guests are vital to the continued success of your club.

Bollinger, Inc.'s experienced loss control experts are committed to assisting your club in evaluating all facets of operations. Based on thorough, regular inspection and analysis, Bollinger, Inc. loss control experts will work to develop strategies that your club can implement to reduce exposure to loss. These strategies may help your club to qualify for more favorable insurance rates.

While loss control and risk management techniques can reduce your exposure, accidents

can still occur. If your club suffers a loss, experienced claim professionals will be there to facilitate fast, fair settlements. Call toll-free at 866-465-3797, or fax toll-free at 877-927-8439 to report your claim. These numbers provide 24-7 access to qualified claim professionals so that losses can be reported immediately and processed as quickly and efficiently as possible.

Our goal is to provide you with the best claim service in the business. That is why Bollinger, Inc. monitors each club's claim activity. We have automated access to up-to-the-minute status reports on your claim - so you can get prompt answers to any questions or concerns you may have.

It Is Easy To Access This Unique Program

The Bollinger Club Insurance Program is the smart choice for your club. We have been helping to insure clubs for nearly 25 years. Our experience translates to hundreds of satisfied golf, tennis and city club policyholders. As one of the largest privately held insurance agencies in the country, Bollinger, Inc. has the experience and strength to deliver enhanced coverage at competitive rates. We have a superior track record of stability, superior service and knowledgeable underwriters who know the club business inside and out.

Further testament to the strength of our Bollinger Club Insurance Program is the fact that it is underwritten by AIG Programs and backed by the financial strength of American International Group, Inc. (AIG), the leading U.S.-based international insurance organization. AIG consistently earns the highest financial ratings, including A++ (Superior), Class XV from A.M. Best Company and AAA from both Moody's and Standard & Poor's.

Any licensed independent insurance agent or broker can access the Bollinger Club Insurance Program. This means that your club can continue to receive your local agent's valuable services and personal attention without interruption. (Please remind your agent or broker that the application process for the Bollinger Club Insurance Program takes at least 60 days.)

To find out more about the program, ask your insurance agent or broker to contact:

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