



Good golfers take a precise and calculated approach to the game, and at UFG Insurance, we do the same with our approach to golf course insurance coverage. What's possible, what's needed and what coverage options provide the safe play for golf course owners? We're here to help reduce risk so your golf business can become a major player.

Playing the safe shot with your insurance coverage

Because playing the safe shot is a good idea, especially when it comes to our Golf Course Ultra Property and Liability Plus coverage.

Golf Course Ultra Property Plus

Key coverages:

- Business income (optional).
- Water or sewer backup (optional).
- Tee-to-green (golf course, golf course property, driving range property, golf carts).
- Outdoor property.
- Debris removal.
- Hole-in-one reimbursement.
- Errant golf ball.
- Loan or lease gap for golf carts.
- False pretense for golf carts.

NEARLY 50
ADDITIONAL PROPERTY
COVERAGE OPTIONS

Available through:

This flyer is for informational purposes only and is accurate as of the publication date, may not reflect subsequent revisions, and is intended for use only by UFG Insurance agents and their customers and UFG Service Center employees. The terms and language in the insurance policy shall govern. UFG does not undertake any obligation to update the information contained in this flyer between publications..

If there are any discrepancies between this flyer and the actual policy, the provisions of the policy shall prevail. Some states may not allow all coverages listed. Consult your agent about specific coverages available in your state.

Golf Course Liability Plus

Key coverages:

- Golf or tennis pro professional liability (optional).
- Medical payments for club members.
- Additional insureds (club members, users of golf mobiles, lessor of leased equipment, manager or lessor of premises).
- Waiver of subrogation.

MORE THAN 20
ADDITIONAL LIABILITY
COVERAGE OPTIONS

Claims scenarios

To help you understand the value of your insurance protection from UFG, review our real-life claim scenarios:



Golf cart coverage: You have a golf cart at an off-site location for repairs. Vandals break in and destroy the golf cart. You would be covered for your loss up to \$100,000, subject to a deductible.



Errant golf ball coverage: A patron teeing off on your course accidentally hits a golf ball into the backyard of a house located right next to the course, damaging a birdhouse located in the backyard. You would be covered up to \$2,500 per occurrence for the damage to the birdhouse, subject to a limit of \$25,000 in any one policy period.



Medical payments for athletic activities coverage: During a round of golf, a patron walks behind a golfer during their backswing and is struck in leg by the club. Medical payments coverage would apply toward medical expenses incurred by the patron, subject to the policy limit.



Additional insureds of golf mobiles coverage: A patron rents a golf cart from the club and takes it back to his vehicle to load his bag and clubs. While driving in the parking lot, he accidentally collides with a parked car. The patron would be covered for his liability to the owner of the parked car for property damage caused. This coverage will be excess over other available coverage for the patron.

Claims examples are provided for illustrative purposes only, and are not representative of a coverage guarantee.

Why choose UFG?

Insurance can be complex. But at UFG, we're committed to making it simple for our customers with:

- Convenient account access at ufgpolicyholder.com to view policies, pay bills and report claims.
- Prompt and responsive claims service, with 24-hour claim reporting and UFG claims reps located throughout the U.S.
- Complimentary risk control resources to help you prevent on-the-job injuries and accidents.
- Trustworthy protection from a company with an A (Excellent) financial strength rating from AM Best in December 2021 for the 28th straight year.



Contact your independent insurance agent

To learn more about our golf course insurance protection or to request a quote, contact your independent insurance agent today.