

Maximum Flexibility from Tee-to-Green

A golf course is an enormous investment. Whether you're an owner or manager, you know how much time and money is put into maintaining your property. The Golf & Country Club Advantage Endorsement offers you broad protection through a package of coverages designed specifically for your business.

- Comprehensive tee-to-green coverage
- Available hurricane and wind coverage*
- Includes 34 coverages grouped to protect your investment

A Level of Service that's Second to None

At First Insurance we strive to achieve the highest level of customer satisfaction. In a recent customer service survey, over 96% of our customers rated our claims service as "good" or "excellent," with many describing it as the best in Hawaii.

To learn more about how we can help to protect your investment, please contact your independent insurance agent or First Insurance at (808) 527-7777.

**Specific underwriting guidelines may apply*

1100 Ward Avenue
Honolulu, Hawaii 96814
www.ficoh.com



3M 01/05



HVCB / Kirk Lee Aeder

Golf & Country Club Advantage Endorsement

A package of coverages designed
specifically for golf courses.



A broad range of coverages from golf carts to putting greens and everything in-between

TEE TO GREEN COVERAGE			
Tee to Green Coverage		Hole-in-One Reimbursement	\$1,000
Each Tree, Shrub or Plant	\$10,000	Flags, Ball Washers, Benches, Tee Markers, Tee Monuments, Tee Signs, Poles and Bells	\$20,000
Each Putting "Green"	\$100,000		
Each Occurrence	\$500,000		
Annual Aggregate	\$500,000		
Outdoor Property		GOOD WILL	
Each Tree, Shrub, Plant, or Lawn	\$10,000	Vehicle Damage	
Each Occurrence	\$50,000	Each Loss	\$500
Annual Aggregate	\$100,000	Annual Aggregate	\$5,000
Sprinklers and Underground Wiring		Property of Others	
Each Occurrence	\$75,000	Each Person	\$5,000
Annual Aggregate	\$150,000	Annual Aggregate	\$25,000
Bridges	\$50,000	Personal Effects	
Golf Carts		Each Person	\$5,000
Leased or Borrowed Golf Carts	\$100,000	Annual Aggregate	\$25,000
Members' Golf Carts	\$50,000		

CRIME/SPECIAL PROPERTY NEEDS		OTHER OPERATIONAL NEEDS	
Employee Dishonesty	\$10,000	Off Premises Power Failure	\$25,000
"Money" and "Securities" with Special Deductible of \$250	\$25,000	Newly Acquired or Constructed Property – Real and Personal Property	
Money Orders and Counterfeit Paper Currency	\$25,000	Building	\$1,000,000
Accounts Receivable	\$50,000	Personal Property	\$125,000
"Electronic Data Processing Equipment"	\$75,000	Spoilage	\$25,000
Valuable Papers and Records	\$50,000	Contaminated Food	\$15,000
Fine Arts	\$50,000	Seasonal Automatic Increase	\$150,000
		Business Income – Extended Period of Indemnity 180 days	Included
		Extra Expense, Expediting Expense and Loss Adjustment Expenses	\$25,000
		Glass	Included
		Property off Premises	\$25,000
		Fire Protective Equipment	\$25,000