

# First Advantage

FOR GOLF  
& COUNTRY  
CLUBS



Since 1911, Hawaii's businesses have been covered under our tree.

First Insurance is the largest property and casualty insurance company domiciled in Hawaii. We offer an array of personal, commercial and specialty lines of insurance. Nearly a century old, First Insurance enjoys an "A" (Excellent) rating from A.M. Best Company and is ranked as one of the nation's top 50 property-casualty insurers based on safety, consistency and performance by the Ward 50 Group.

To learn more about how we can help protect your business, please contact your independent insurance agent or call us at (808) 527-7777.



**FIRST INSURANCE**  
COMPANY OF HAWAII, LTD.  
1100 WARD AVENUE  
HONOLULU, HAWAII 96814  
808.527.7777  
WWW.FICOH.COM

TEE-TO-GREEN COVERAGE	LIMITS
<b>COURSE</b>	
▶ Each Tree, Shrub or Plant	\$10,000
▶ Each Putting "Green"	\$100,000
▶ Each Occurrence	\$500,000
▶ Annual Aggregate	\$500,000
<b>OUTDOOR PROPERTY</b>	
▶ Each Tree, Shrub, Plant, or Lawn	\$10,000
▶ Each Occurrence	\$50,000
▶ Annual Aggregate	\$100,000
<b>SPRINKLERS AND UNDERGROUND WIRING</b>	
▶ Each Occurrence	\$75,000
▶ Annual Aggregate	\$150,000
<b>BRIDGES</b>	\$50,000
<b>GOLF CARTS</b>	
▶ Leased or Borrowed Golf Carts	\$100,000
▶ Members' Golf Carts	\$50,000
▶ Hole-in-One Reimbursement	\$1,000
▶ Flags, Ball Washers, Benches, Tee Markers, Tee Monuments, Tee Signs, Poles and Bells	\$20,000

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PERSONAL COMMERCIAL FIRMS

We've got you covered.

# Golf & Country Club Advantage

## 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

\*Specific underwriting guidelines may apply.

This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the plan described. Please remember that only the insurance policy can give actual terms, coverages, amounts, conditions and exclusions.

GOOD WILL	LIMITS
VEHICLE DAMAGE	
▶ Each Loss	\$500
▶ Annual Aggregate	\$5,000
PROPERTY OF OTHERS	
▶ Each Person	\$5,000
▶ Annual Aggregate	\$25,000
PERSONAL EFFECTS	
▶ Each Person	\$5,000
▶ Annual Aggregate	\$25,000
CRIME/SPECIAL PROPERTY NEEDS	
Employee Dishonesty	\$10,000
"Money" and "Securities" (Special Deductible of \$250)	\$25,000
Money Orders and Counterfeit Paper Currency	\$25,000
Accounts Receivable	\$50,000
"Electronic Data Processing Equipment"	\$75,000
Valuable Papers and Records	\$50,000
Fine Arts	\$50,000

OTHER OPERATIONAL NEEDS	LIMITS
Off-Premises Power Failure	\$25,000
Newly Acquired or Constructed Property – Real & Personal Property	
▶ Building	\$1,000,000
▶ Personal Property	\$125,000
Spoilage	\$25,000
Contaminated Food	\$15,000
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

AND OVER A DOZEN MORE COVERAGES DESIGNED TO GIVE YOUR BUSINESS THE PROTECTION IT NEEDS

## 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 responded "satisfied" or "very satisfied" with our claims service, with many describing it as the best in Hawaii.