

Affinity Club Links

Insurance for private
and semi-private clubs





We can help
make sure things
run as perfectly
as they appear.

At Affinity Agency Group, we share your passion for golf. Together, with Zurich Integrated Products (ZIP), we understand private and semi-private clubs need more than just insurance. This is why we help you think through a broad range of coverage possibilities, from insurance solutions to value-added services such as risk engineering and virtual consulting. Because the better informed you are, the more on par your insurance is with your actual needs.

With Affinity and ZIP, you benefit from

- A deep knowledge of the industry, with creative insight and experience in meeting its insurance needs;
- Focused expertise developed through the perspectives of a club manager, insurance buyer, retail broker and wholesale distributor;
- Extensive industry contacts through numerous association groups;
- A single source for comprehensive products and services; and
- Insurance services provided by a respected, highly-rated insurer with the financial strength, longevity and stability to be there when you need it.*

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**For ratings and financial information about Zurich American Insurance Company, visit www.zurichna.com.*



Property

- Real and business personal property offered on a blanket basis
- No co-insurance
- Property coverage includes:
 - Buildings, contents, mobile equipment and golf carts (owned and leased), Members' stored golf equipment, computer hardware, bridges, walkways, irrigation systems, exterior light fixtures and poles, tennis courts, pools, fences, patios, roadways and lightning detection systems
- Flood and earth movement limits up to \$5,000,000
- Business income including:
 - No waiting period
 - Extra expense
 - Off-premises services interruption
 - Overhead transmission lines
 - Unlimited period of restoration with an additional 180-day extended period of indemnity
- Tee to green golf course grounds coverage of \$2,000,000
 - No per hole limit
 - Move or replace any tree/plant/shrub included
 - Additional \$250,000 of debris removal
- Ordinance or Law Part A, B, C – full property blanket limit applies
- Equipment breakdown – full property blanket limit applies
- Back-up of sewers and drains – full property blanket limit applies
- Accounts receivable – limits up to \$500,000

Insurance for Private and

- Valuable papers/EDP software – limits up to \$500,000
- Scheduled fine arts coverage
- Hospitality and leisure industries extension
 - Includes customer inconvenience coverage, extortion coverage, guests valuable property including jewels and furs, lost master key, money orders and counterfeit currency, food contamination

General Liability

- \$1,000,000 occurrence with \$3,000,000 aggregate limit
- Non-auditable coverage includes:
 - Liquor liability
 - Employee benefits - \$1,000 deductible applies
 - Pesticide, herbicide, fungicide and pool chemical applications
 - Professional liability for all pros, barbers, beauticians and masseuses
 - Errant golf ball property coverage – with no deductible
 - Medical payments

Automotive Liability

- \$1,000,000 combined single limit
- Physical damage available
 - Including hired car \$50,000
- Towing on all private passenger vehicles available
- Rental reimbursement for all private passenger vehicles available
- Valet/garage-keeper operations

Semi-Private Clubs

Umbrella

- Limits up to \$50,000,000
- Underlying policies can include:
 - General liability
 - Liquor liability
 - Professional liability
 - Commercial auto
 - Pesticide/herbicide applicators
 - Employee benefits
 - Directors & officers
 - Workers' compensation

Additional Coverage Available

Workers' Compensation

- Coverage varies by state

Directors & Officers and Employment Practices Liability

- Limits of liability as high as \$25 million, with retentions as low as \$0
- Expanded definitions of claims, insured persons, loss and subsidiaries
- Coverage for retired directors
- Environmental mismanagement coverage
- Includes full prior acts
- Duty to defend
- Third-party liability
- 80/20 hammer clause
- Additional defense costs outside the limit of liability
- FLSA defense costs available

Security and Privacy Protection

A dark blue circular logo with the text "Zurich HelpPoint" in white, sans-serif font.

Zurich HelpPoint



Private Company Select Plus Endorsement

- Terrorism event expenses – travel reimbursement and temporary meeting space fees
- Public relations expenses – workplace violence, solvency, sexual misconduct, tax status
- Identity theft event expenses – forensic evaluation and indemnification from service providers

Fiduciary Liability

- \$1,000,000 Limit

Crime

- Limits up to \$1,000,000 available
- Coverage includes:
 - Employee dishonesty – including broadened definition of employee
 - Computer fraud
 - Forgery and alteration
 - Funds transfer
 - Money and securities
 - Electronic data/computer programs restoration costs – virus or vandalism
 - ERISA bonding included

Storage Tank Liability

- Includes coverage for all above ground and underground storage tanks
- Third-party liability included
- First-party clean-up costs included
- Written on a claims-made basis

Additional Coverage Available – continued

Environmental Impairment and Clean-up

Day Camps and Day Care

- \$1,000,000 sexual abuse and molestation

Skeet and Trap Facilities

Homeowners Associations

Disability Insurance

Accident & Health

- \$5,000 Accidental Death
- \$5,000 Accidental Dismemberment
- \$50,000 Accident Medical Expense (Excess) Benefits – no deductible
- Coverage applies while the Members and Guests are participating in activities while on the premises of the policyholder, traveling directly to and from the club and while traveling on behalf of the policyholder

Group Benefits & 401[k] Plans

Zurich Integrated Products

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This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Insurance coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

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