

# Extend property coverage for your golf facility

The broad built-in protection of Nationwide's golf course insurance provides comprehensive coverage to meet your basic property and liability insurance needs. But, depending on the size and type of golf facility you own, you may need extra coverage. Nationwide offers three property endorsements that enable you to easily boost your coverage in varying levels, insuring anything from lock replacement and portable tools and equipment to removal of debris, forgery or alteration and food contamination.

Compare the specific product features shown below, then work with your agent to choose the level of protection that's right for your business.



COVERAGE	BASIC LIMITS - CP7126	GOLD LIMITS - CP7278	PLATINUM LIMITS - CP7279
Accounts Receivable	\$25,000	\$50,000	\$250,000 policy blanket limit
Appurtenant (Detached) Structures	N/A	10%/\$50,000	10%/\$100,000
Arson Reward for Conviction (N/A in NY)	\$5,000	\$5,000	\$10,000
Artificially Generated Electrical Current Damage	\$15,000	\$25,000	\$50,000
Automatic Cooking Protective Systems	\$1,000	Included in fire extinguisher recharge	Included in fire extinguisher recharge
Brands and Labels	N/A	\$25,000	\$50,000
Business Income and Extra Expense from Dependent Properties	N/A	\$25,000	\$50,000
Business Income and Extra Expense from Newly Acquired Properties	N/A	\$50,000	\$100,000
Business Personal Property Limit – Seasonal Increase	25%	25%/\$100,000	25%/\$250,000
Claim Data Expense, Including Inventories and Appraisals	N/A	N/A	\$10,000
Computer Fraud and Funds Transfer Fraud	\$10,000	\$10,000	\$25,000
Computers and Media	\$10,000	\$25,000	\$250,000 policy blanket limit
Computers and Media Off Premises	N/A	\$5,000	\$10,000
Contract Penalty	N/A	N/A	\$10,000
Credit Card Invoices	N/A	\$1,000	\$5,000
Debris Removal	\$40,000	\$40,000	\$250,000 policy blanket limit
Discharge from Sewer, Drain or Sump (Not Flood-Related) Higher Limits Available	\$25,000 Up to \$75,000	\$25,000 N/A	\$100,000 N/A
Employee Dishonesty	\$10,000	\$25,000	\$50,000
Fine Arts	N/A	\$25,000	\$50,000
Fire Department Service Charge	\$10,000	\$10,000	\$25,000
Fire Extinguisher Recharge	\$10,000	\$25,000/\$5,000	\$50,000/\$5,000

GOLF COURSE PROPERTY ENDORSEMENTS

COVERAGE	BASIC LIMITS - CP7126	GOLD LIMITS - CP7278	PLATINUM LIMITS - CP7279
Food Contamination	N/A	\$25,000/\$10,000	\$50,000/\$25,000
Forgery or Alteration	\$5,000	\$25,000	\$50,000
Foundations and Underground Pipes	N/A	\$25,000	Building limit
Golf Ball Property Damage	\$500	\$1,500	\$2,000
Increased Cost of Construction	10%/\$25,000	See ordinance or law	See ordinance or law
Limited Business Income	Actual loss sustained (up to 12 months)	\$50,000	\$100,000
Limited Extra Expense	For necessary expenses	\$50,000	\$100,000
Master Key/Key Card Replacement	\$5,000	\$5,000	\$10,000
Mechanical Breakdown: Boiler Pressure Vessels and Air Conditioning Units	\$10,000	N/A	N/A
Money and Securities	\$10,000	\$10,000	\$25,000
Newly Acquired or Constructed Property	\$1 million/\$100,000	\$1 million/\$250,000	\$1 million/\$500,000
Ordinance or Law	N/A	Building limit	Building limit
Outdoor Property Higher Limits Available via CP7127 End.	\$50,000 Up to \$500,000	\$500/\$150,000 N/A	\$5,000/\$500,000 N/A
Personal Effects and Property of Others	\$15,000/\$50,000	\$500/\$3,000/\$25,000	\$250,000 policy blanket limit
Pollutant Cleanup and Removal	\$25,000	\$25,000	\$50,000
Preservation of Property	45 days	45 days	45 days
Property in Transit	\$25,000	\$25,000/\$10,000	\$50,000/\$20,000
Property Off Premises	\$15,000	\$25,000	\$50,000
Property While Airborne or Waterborne	N/A	N/A	BPP limit
Putting Greens, Fairways, Tee Boxes Higher Limits Available via CP7127 End.	\$100,000 Up to \$2 million	See outdoor property N/A	See outdoor property Up to \$2 million
Salespersons Samples Off Premises	\$10,000	\$10,000	\$25,000
Spoilage of Perishable Goods	\$25,000	\$10,000/\$25,000	\$25,000/\$50,000
Trees, Shrubs and Plants Higher Limits Available via CP7127 End.	\$2,000/\$50,000 Up to \$500,000	See outdoor property N/A	See outdoor property N/A
Unauthorized Business Card Use	\$10,000	\$10,000	\$25,000
Utility Services—Direct Damage	\$20,000	\$25,000	\$50,000
Utility Services—Time Element	\$20,000	\$25,000	\$50,000
Valuable Papers and Records—Cost of Research	\$25,000	\$50,000	\$250,000 policy blanket limit



Additional Coverages and Coverage Extensions included in these endorsements apply only when applicable Building and/or Business Personal Property underlying coverage is selected on the Commercial Property Policy. This summary is intended for reference only and does not include policy conditions, exclusions, and limitations. Refer to your policy for details of coverages. If there is any conflict between the policy and the summary, the provisions of the policy prevail.

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