

Golf Course Environmental Policy

Did you know? Within essentially every industry, you will find some degree of environmental pollution exposure - golf courses and facilities are no exception. Great American's Environmental Division offers an enhancement endorsement that can protect your clients against the hidden risks that are inherent within golf course operations.

Environmental pollution exposures may include, but are not limited to:



Storage tank release and fueling risks



Golf cart battery disposal



Groundwater contamination caused by runoff of chemicals (fertilizers, pesticides)



Mold and Legionella

Policy Benefits

Not only does the Golf Course Environmental Policy fill the gaps that are left by standard casualty lines, but it also provides enhanced environmental coverage specifically for the golf course and ancillary operations.

Enhancements include:

- Broad coverage for pollution releases to land, water, or air that commence during the policy period. Coverage extends to pollution releases inside of any building
 - Clean up of Biological Hazards
 - Mold & legionella liability protection
 - First and third-party Diminution in Value (DIV) coverage
 - Blanket coverage for Aboveground Storage Tanks (AST)
 - Blanket coverage for Underground Storage Tanks (UST) installed within 25 years of the effective date of coverage
 - Coverage for pollution arising from an unknown "phantom" UST
 - Additional defense costs outside the limits
 - Public relations expense coverage
 - And more!

Policy Features

- One year term
- Limits of liability from \$500,000 up to \$5,000,000
- Low \$10,000 retention
- Minimum premiums:
 - \$2,700 (up to 18 holes, no swimming pool)
 - \$3,850 (More than 18 holes or the existence of swimming pools)



Our experts can provide the best by par coverage to help protect against costly financial burdens that can damage a course's reputation and negatively affect your client's bottom line, allowing your insureds to focus on what truly matters: upholding their superior hospitality?



Contact us today or scan the QR code below to learn how environmental insurance can protect your client's course needs!

GAIG.com/Environmental
EnvironmentalMarketing@GAIG.com

