

Golf & Country Club Supplemental



1. GENERAL INFORMATION

Named Insured		FEIN		Effective Date	
DBA		Number of Employees		FT:	PT:
Mailing Address		City	State	Zip	
Number of Annual Golf Rounds:		Public	Private	Number of Holes	
Classification (select all the apply):		Member-Owned (equity) ☐	Privately Owned for-profit ☐	Semi-Private	☐
Daily Fee / Public ☐		Resort Club ☐	Corporate-Owned Club Network ☐	Non-Profit	☐

1. Estimated gross annual revenues from:

Membership Dues (exclude initiation fees)	
Golf & Greens Fees	
Driving Range Fees	
Golf Cart & Equipment Rental Fees	
Retail & Pro Shop Merchandise Revenue (owned only)	
Snack Bar & Restaurant Revenue (excluding liquor)	
Liquor Sales	
Parking Revenue	
Hoteling & Dwelling Rental Revenue	
Third Party Event Facility Revenue	
Other Revenue, if yes describe:	
2. Is there a homeowners association?	
Yes	☐
No	☐
3. Is this HOA separately Insured?	
Yes	☐
No	☐
4. Does the HOA carry its own D&O and EPLI Policy?	
Yes	☐
No	☐

5. Amenities Offered (Check if Applicable): Separate Supplemental Required Where Indicated

Outdoor Playground ☐	Horseback Riding ☐	Hunting ☐
Private Beach ☐	Marina or Yacht Club ☐	Watercraft ☐
Ice Skating ☐	PGA & LPGA Events ☐	Spa* ☐
Fitness Center or Gym ☐	Sports Dome or Bubble ☐	Skeet Trap Shooting ☐
Other (Please describe): ☐		
6. Is there a Golf Pro?	Yes ☐ No ☐	If yes, is the Pro Employee ☐ Independent Contractor ☐
7. Is there a Pro Shop:	Yes ☐ No ☐	If yes, is the Pro Shop Owned by Club ☐ Independently Operated ☐
If independently operated, do you obtain a COI from the pro?		Yes ☐ No ☐
8. Is there a Contractual Risk Transfer program in place including obtaining Certificates of Insurance and favorable hold harmless agreements from all vendors?		Yes ☐ No ☐
9. Does the club have a formal, written safety program?		Yes ☐ No ☐
10. Does the insured perform weekly inspections of the golf course including cart path conditions, bridges, road crossings?		Yes ☐ No ☐
11. Does the golf course have a known presence of dangerous animals and/or reptiles (e.g. alligators)?		Yes ☐ No ☐
If yes, what controls are in place to protect patrons?		
12. Does the club have any planned construction/renovation work?		Yes ☐ No ☐
If yes, please describe		



2. MEMBERSHIP

1. Total Number of Members:		2. Are memberships capped?	Yes ☐	No ☐
3. Is a formal written membership application required?			Yes ☐	No ☐
4. Are applicants required to have existing member sponsors?			Yes ☐	No ☐
5. Are applicants interviewed by current members?			Yes ☐	No ☐
6. Do you have written:	Code of Conduct ☐	Member Handbook ☐	Disciplinary Policy ☐	
7. Are members required to acknowledge these documents?			Yes ☐	No ☐
8. Do you have a formal disciplinary process?			Yes ☐	No ☐

3. PROPERTY

1. Is the clubhouse protected by the following? (Check if Applicable):

Central Station Smoke/Heat Alarm ☐	Central Station Sprinkler Alarm ☐	Central Station Burglar Alarm ☐
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3. Please provide the date of the last full systems update for all buildings over 25 years old with a Total Insured Value (Building & BPP) of \$1,000,000 or more: (If more, please provide and attach separately to submission)

Building Name	Roof Update	Wiring Update	Plumbing Update	HVAC Update

4. Does the club have backup generators for use in the event of a power outage? Yes ☐ No ☐

If yes, what systems are connected to the backup generation?

Refrigeration ☐	HVAC ☐	Lighting ☐	Electrical ☐	Computers ☐
Sprinkler Support System ☐		Other (Please describe):		

5. How many fire hydrants are onsite?

6. Provide name and address of servicing 24/7 paid fire department:

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7. If smoking is permitted are the designated smoking areas with proper disposal receptacles? N/A ☐ Yes ☐ No ☐

8. Does the golf course have any bridges? Yes ☐ No ☐

If yes, please describe. (e.g. pedestrian, cart, vehicle)

Construction type:	Age of bridge:
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4. ROOFING

1. Age of the clubhouse roof?

2. Clubhouse roof construction:

Asphalt Shingle ☐	Clay/Spanish Tile ☐	Copper ☐
Decorative Metal ☐	Slate (including synthetic) ☐	Rolled Rubber Roofing ☐
Wood Shake/Built Up ☐	Concrete Tiles ☐	
Other (Please describe): ☐		

3. For locations in AR, CO, KS, LA, MO, NE, OK, or TX, are clubhouse roofs UL22180 or 110MPH wind rated? Yes ☐ No ☐

Other buildings roof ratings?

4. How often are roofs inspected by a qualified contractor?



5. WINTERIZATION

1. Are any buildings closed down or unoccupied during a period where frozen temperatures are possible?	Yes	☐	No	☐
2. Is the thermostat set at greater than 40 degrees Fahrenheit for any unoccupied building?	Yes	☐	No	☐
3. Is staff assigned to regularly inspect unoccupied premises/building and document the inspection?	Yes	☐	No	☐
4. Are monitoring systems installed in unoccupied buildings to monitor and report temperature loss?	Yes	☐	No	☐
5. Are heating, plumbing and water systems (including sprinkler systems) inspected annually, including formal documentation of winterization process for all buildings?	Yes	☐	No	☐
6. Are removable structures such as awnings and tents taken down in advance of a winter storm?	Yes	☐	No	☐
7. Do you promptly initiate snow removal from roofs after snow and ice accumulation to prevent roof structure damage or collapse?	Yes	☐	No	☐

6. GOLF CARTS & COURSE

1. Total number of riding golf carts in fleet:		Golf carts are:	Gas	%	Electric	%
2. Golf Carts of the Insured, Total Value:	\$					
3. Golf Carts of Members, Total Value:	\$					
4. Where are golf carts stored?	Separate Storage Building ☐		Under Clubhouse ☐			
5. Is cart storage area fully sprinklered?	Yes	☐	No	☐		
6. Does the cart storage area have proper ventilation?	Yes	☐	No	☐		
7. Is the storage building equipped with Central Station Fire Alarms?	Yes	☐	No	☐		
8. Is the storage building equipped with Central Station Burglar Alarms?	Yes	☐	No	☐		
9. Are carts stored with adequate spacing to minimize fire spread ?	Yes	☐	No	☐		
10. What type of batteries are in use? Select all that apply:	Lead-Acid ☐	Absorbed Glass Mat ☐	Lithium Ion ☐	N/A ☐		
11. Are chargers manufacturer approved and equipped with automatic shut offs?	Yes	☐	No	☐		
12. Are charging stations on dedicated electric circuits (No extension cord use)?	Yes	☐	No	☐		
13. Are carts charged in supervised conditions (Not left overnight without supervision)?	Yes	☐	No	☐		
14. Are "No Smoking Battery Charging Area" signs clearly posted?	Yes	☐	No	☐		
15. Is there a written preventative maintenance program in place for all carts?	Yes	☐	No	☐		
16. Are all carts inspected on a weekly basis?	Yes	☐	No	☐		
17. Are batteries and charging cables inspected regularly?	Yes	☐	No	☐		
18. Are spill kits and fire extinguishers available in storage areas?	Yes	☐	No	☐		
19. Are employees trained in spill response (acid leaks, lithium fire hazards)?	Yes	☐	No	☐		
20. Do employees receive safety training for cart use?	Yes	☐	No	☐		
21. Are waivers of liability required and executed for guest cart use?	Yes	☐	No	☐		
22. Does the club require users of golf carts to have an active driver's license?	Yes	☐	No	☐		
23. Are carts driven across public roads?	Yes	☐	No	☐		
24. Are all golf carts equipped with safe governor speed, maximum 15 MPH?	Yes	☐	No	☐		
25. Are all golf carts equipped with GPS to restrict use to designated areas?	Yes	☐	No	☐		
26. Are cart paths equipped with signage for speed limits, restricted zones, as well as blind spot mirrors?	Yes	☐	No	☐		
27. Does the insured have Lightning Warning and Notification System in place?	Yes	☐	No	☐		



7. EQUIPMENT STORAGE

1. Grounds and Maintenance Equipment, Total Value:	\$			
2. In what building is the grounds equipment stored?				
3. Is the storage building equipped with Central Station Smoke/Heat Detection?	Yes	☐	No	☐
4. Is the storage building equipped with Central Station Burglar Detection?	Yes	☐	No	☐
5. Does the club have a regular maintenance program in place?	Yes	☐	No	☐
6. Does the club routinely replace older equipment?	Yes	☐	No	☐

8. RESTAURANT, SNACK BAR, & CONCESSIONS

1. Type of restaurant exposure (select all that apply):

Full Service Restaurant	☐	Bar/Lounge	☐	Halfway House/Turn Stand	☐	
On Course Cart Service	☐	Banquet/Event Catering	☐	Poolside Snack Bar	☐	
2. Is Food Service operated by:			Insured	☐	Third-Party	☐
If third party, are certificates of insurance required?			Yes	☐	No	☐
Additional insured status required?			Yes	☐	No	☐
Written contracts in place?			Yes	☐	No	☐

3. Type of food Preparation (select all that apply):

Full Kitchen	☐	Limited Preparation	☐	Pre-packaged Items	☐								
4. Cooking Equipment (select all that apply):													
Broiler	☐	Oven	☐	Range	☐	Deep Fat Fryer	☐	Grill	☐	Hearth	☐		
5. Kitchen equipped with an automatic extinguishing system?										Yes	☐	No	☐
6. Is system UL300/NFPA compliant?										Yes	☐	No	☐
7. Is system equipped with automatic fuel shutoffs?										Yes	☐	No	☐
8. Does system receive service at least every 6 months?										Yes	☐	No	☐
9. Are commercial cooking hoods present?										Yes	☐	No	☐
If yes, is hood and duct cleaned by an outside contractor?										Yes	☐	No	☐
10. Are logs kept of all cleaning operations?										Yes	☐	No	☐
11. Formal Food Safety Program?										Yes	☐	No	☐
12. Staff certified in food safety?										Yes	☐	No	☐

9. LIQUOR LIABILITY

1. Type of alcohol service:

Beer and Wine only	☐	Full Bar (Spirits)	☐			
2. Do you have an active liquor license?			Yes	☐	No	☐
3. Has liquor license ever been suspended or revoked?			Yes	☐	No	☐
4. Does Club have a Member & Guest Conduct policy?			Yes	☐	No	☐
5. Do you maintain a written alcohol service policy?			Yes	☐	No	☐
6. Are policies aligned with state/local dram shop laws?			Yes	☐	No	☐
7. Are employees trained in these policies both when onboarding and regular trainings during the year?			Yes	☐	No	☐
8. Are servers/bartenders required to complete certification? (e.g., TIPS or ServSafe Alcohol)?			Yes	☐	No	☐
9. Are staff required to check ID for all patrons who appear under a certain age?			Yes	☐	No	☐



9. LIQUOR LIABILITY CONT.

10. Do you use ID scanners?	Yes ☐	No ☐
11. Are there drink limits per transaction (e.g., no double drinks, max drinks per order)?	Yes ☐	No ☐
12. Are staff empowered to refuse service - and trained how?	Yes ☐	No ☐
13. Is there a manager escalation process for refusing service to a guest?	Yes ☐	No ☐
14. Are staff trained to encourage safe rides home, such as Designated Driver or Call a Cab?	Yes ☐	No ☐

10. SWIMMING POOL & WATER ATTRACTIONS

1. Do you have pools on premise?	Yes ☐	No ☐	If yes, how many?	
2. Are you compliant with The Virginia Graeme Baker Pool and Spa Safety Act?	Yes ☐	No ☐		
3. Is the pool fenced?	Yes ☐	No ☐	Does the pool have a self-latching gate?	Yes ☐ No ☐
Is pool access limited to members and approved guests?			Yes ☐	No ☐
4. Are there any diving boards?	Yes ☐	No ☐	If yes, how many?	
Height of diving board(s) in meters			Pool depth at entry from diving board(s)	
Width of pool in feet			Length of pool in feet	
Type(s) of diving board(s)	Platform ☐	Springboard ☐	Daily Hours of diving board(s) use:	
When not in use, are diving board(s) roped off or removed from pool area?			Yes ☐	No ☐
5. Are lifeguards on duty?			Yes ☐	No ☐
If No, is a sign posted "Swim At Your Own Risk"?			Yes ☐	No ☐
If No, is there an Emergency Phone within 100' of the pool area?			Yes ☐	No ☐
Are lifeguards employees of the club or a third party contractor?		Employees ☐	3rd Party ☐	
If third party, please provide a copy of the vendor contract.				
6. If lifeguards are present, are they certified?			Yes ☐	No ☐
Acceptable certifications are Lifeguard Pro, YMCA, Teach America to Swim, Red Cross, US Lifesaving Association				
Are certifications confirmed every swim season?			Yes ☐	No ☐
7. Does the pool have visible depth markers on pool deck?			Yes ☐	No ☐
8. Is the pool locked to deny normal access during non-working hours?			Yes ☐	No ☐
9. Is there a sliding board?	Yes ☐	No ☐	If yes, height and type:	
If yes, is the slide fully enclosed?			Yes ☐	No ☐
Are slide/diving activities separate from normal pool?			Yes ☐	No ☐
If there is a sliding board, pictures must be provided with this submission				
10. Does the pool complex include a lazy river?			Yes ☐	No ☐
11. Is there a swim team and/or swim lessons associated with the club?			Yes ☐	No ☐
If yes, are swim instructors certified?			Yes ☐	No ☐
Are Infant/Toddler swim lessons provided?(children age 3 and under)			Yes ☐	No ☐
12. Is there a dive team associated with the club?			Yes ☐	No ☐
13. Does the club perform criminal and child abuse background checks on employees associated with the swim/dive team or swim lessons?			Yes ☐	No ☐
14. Where are the pool chemicals stored?				
Who maintains the pool chemicals?		Employees ☐	Pool Service ☐	
If employees maintain pools, are they trained/certified?			Yes ☐	No ☐



11. TENNIS AND/OR PICKLEBALL OPERATIONS

1. Does the club have tennis and/or pickleball operations?				Yes	☐	No	☐
2. Number of outdoor courts							
3. What is the composition of the outdoor courts?							
4. Are the courts lit for night play?				Yes	☐	No	☐
5. Are the courts gated and fenced?				Yes	☐	No	☐
6. Does the club have wind nets on courts?				Yes	☐	No	☐
7. Are the nets equipped with breakaway clips?				Yes	☐	No	☐
8. Number of indoor courts							
9. What is the composition of the indoor courts?							
10. Does the club have a tennis bubble?				Yes	☐	No	☐
If yes, who is the manufacturer?							
What is the heating source?							
Who sets up and maintains?							
Number of exits							
Construction type of bubble							
Months of operation							
Does the bubble have emergency lighting/generation?				Yes	☐	No	☐
11. Is there a Tennis Pro?		Yes	☐	No	☐	If yes, is the Pro	
						Employee	☐
						Independent Contractor	☐
If independent contractor, do you obtain a COI from the pro?		Yes	☐	No	☐		
<i>Please provide copy of certificate of liability</i>							
12. Are lesson provided to non-members on club property?		Yes	☐	No	☐		

12. THIRD PARTY EVENTS

1. Does insured rent out facility and/or golf course to third parties for events?				Yes	☐	No	☐
2. # of events per year							
3. Average # of attendees per event							
4. Written contract required?				Yes	☐	No	☐
If yes, provide copies of Events Contract for review							
If yes, Additional Insured status required?				Yes	☐	No	☐
If yes, are certificates of insurance required?				Yes	☐	No	☐

13. GUARDS

1. Does the club have any guards?				Yes	☐	No	☐
If yes, are they armed?				Yes	☐	No	☐
If Guards are armed, are they Employees or Vendors?		Employees	☐	Vendors	☐		



14. DWELLINGS & HABITATIONAL

1. Do you have any Dwellings, Rental Properties, Guest Rooms or Employees' Quarters?

Yes ☐ No ☐

If yes, please describe the use of the property:

If they are employee quarters, advise where they are, # of units, and how many employees occupy them:

2. If the club has any of the above types of habitational properties, do they have any of the following:

Fire Extinguishers	Yes	☐	No	☐	Hard-Wired Heat/Smoke Detection	Yes	☐	No	☐
Carbon Monoxide Detection	Yes	☐	No	☐	Central Station Smoke/Heat Alarms	Yes	☐	No	☐
Second means of egress from the property	Yes	☐	No	☐					

3. Are the buildings equipped with sprinklers in each of the following:

All floors	Yes	☐	No	☐	In each sleeping area	Yes	☐	No	☐
Restaurant	Yes	☐	No	☐	Storage rooms	Yes	☐	No	☐

4. If there are lodging/guest quarters, what is the total number of rooms available?

Average room rate		Average Occupancy		Number of stories	
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5. Are rooms available to members and their guests only?

Yes ☐ No ☐

6. Is there a manager on premises/duty 24 hours day?

Yes ☐ No ☐

If No, what are the daily hours?

7. Is the front door staffed 24 hours a day?

Yes ☐ No ☐

8. Is there a written Emergency Evacuation Plan?

Yes ☐ No ☐

9. Is the facility ADA compliant?

Yes ☐ No ☐

10. Is smoking allowed inside rooms?

Yes ☐ No ☐

11. Are there kitchenettes in guest rooms?

Yes ☐ No ☐

If yes, please describe

15. BABYSITTING

1. Does the club provide any babysitting services?

Yes ☐ No ☐

If yes, what is the age range of children?

If yes, what is average number of children per day of services?

If yes, what is total number of days providing services per year?

2. Does the club perform a criminal background check on all caregivers?

Yes ☐ No ☐

3. Does the club perform a child abuse background check on all caregivers?

Yes ☐ No ☐

16. DAY CAMPS & JUNIOR SPORTS

1. Does the club offer day Camps or junior sports leagues or lessons?

Yes ☐ No ☐

Separate Supplemental Required if Yes



17. VALET SERVICES

1. Does the club offer valet services?	Yes ☐	No ☐	If yes, who services?	Insured ☐	Vendor ☐
If vendor, do you obtain a COI from the vendor?				Yes ☐	No ☐
<i>Please provide a copy of the currently in force Certificate of Liability</i>					
2. Valet services revenue, if any:			\$:		
3. Is parking lot on premises?				Yes ☐	No ☐
4. Are cars driven on public roads?				Yes ☐	No ☐
5. Are cars parked on public roads or lots?				Yes ☐	No ☐
6. Is parking area well-lit at night?				Yes ☐	No ☐
7. Is there an attendant in parking area during operating hours?				Yes ☐	No ☐
8. Does the insured keep customers keys in a protected area?				Yes ☐	No ☐
9. Do the insured allow valet drivers under 21 years of age?				Yes ☐	No ☐
10. Are MVR's reviewed for all valet drivers?				Yes ☐	No ☐
11. Does the insured have a written Valet training and safety program?				Yes ☐	No ☐

18. AUTOMOBILE INFORMATION

1. Are any vehicles garaged off site?	Yes ☐	No ☐
If yes, where?		
2. Is personal use of club vehicles allowed?	Yes ☐	No ☐
If yes, for whom is a club vehicle furnished?		
Is there a written policy in place against family member usage of club vehicles?		
3. Does the club have employees use personal vehicles for business use?	Yes ☐	No ☐
4. How many employees drive for club operations?		
5. How often will the employees be driving?		
6. Does the insured require employees who drive personal vehicles for club use to provide evidence of personal auto insurance?	Yes ☐	No ☐
If yes, does insured require at least \$100,000 combined single limit of insurance?		
Yes ☐	No ☐	

Signature:		Date:	
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