Golf Course Insurance

Events, recreation & entertainment - coverage overview, limitations and how to get a quote



OVERVIEW

Golf courses mix liability from errant balls and carts with large property values, and carriers look at the clubhouse, food and liquor and cart fleet.

WHAT'S COVERED

General liability
Errant ball and slip-and-fall claims from golfers and neighbors.

Golf cart liability
Injuries and damage from cart accidents.

Liquor liability
Bar, restaurant and beverage cart sales.

Property coverage
Clubhouse, maintenance barns and pro shop.

Maintenance equipment
Mowers, tractors and irrigation systems.

Good to know
A cart policy with age limits and path-only rules on slopes, plus netting near homes and roads, help with pricing.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Greens and fairways (turf) on most property forms unless added
- × Pesticide drift and pollution
- × Carts driven on public roads

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Number of holes and acreage
- Annual rounds played
- Cart fleet count
- Clubhouse values and liquor sales

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/golf-course/

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