CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

GOLF COURSE & COUNTRY CLUB SUPPLEMENTAL

Covers public and private golf courses, country clubs, driving ranges, and golf entertainment venues. Also complete CWCO-SUP-LIQ for clubhouse and beverage-cart alcohol. Complete with ACORD 125, 126, and 140.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME | DBA | FEIN | YEARS IN BUSINESS

BUSINESS ADDRESS | CITY / STATE / ZIP | WEBSITE

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE | PHONE | EMAIL

HOLES | OWNERSHIP (MEMBER / PUBLIC / RESORT) | ROUNDS PER YEAR

2 OPERATIONS

GOLF CARTS | ACRES | MEMBERS (IF A CLUB) | ALCOHOL (% OF F&B RECEIPTS)

Amenities (check all that apply):

☐ Clubhouse restaurant / bar ☐ Beverage cart ☐ Pool ☐ Tennis / pickleball ☐ Fitness center ☐ Driving range ☐ Event and wedding space ☐ Junior golf programs

2-1 Does the course operate a beverage cart on the course? ☐ Yes ☐ No
IF YES, EXPLAIN

2-2 Do homes, roads, or public paths border the course? ☐ Yes ☐ No
IF YES, EXPLAIN

2-3 Is the club member-owned with a governing board? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — CARTS, ALCOHOL & LIGHTNING

Golf course claims center on carts driven by guests — sometimes after drinks from the clubhouse or beverage cart — and on lightning over open fairways. Cart rules, alcohol control, and a weather-detection policy are the core defenses.

3-1 Must cart drivers be licensed drivers of a minimum age? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Are carts maintained on a written schedule? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Are carts fitted with speed limiters and checked for working brakes? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Are cart paths kept away from steep slopes and water, with warning signs where needed? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Is a lightning detection system in use? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Is there a written policy to sound a warning and clear the course when lightning approaches? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Are lightning shelters or clubhouse refuge reachable from every part of the course? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Are all servers and bartenders certified in responsible alcohol service? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Is ID checked for every guest who appears under 30? ☐ Yes ☐ No
IF YES, EXPLAIN

3-10 Is there a written policy for refusing service to intoxicated guests? ☐ Yes ☐ No
IF YES, EXPLAIN

3-11 Is there a written incident log for refusals, fights, and injuries? ☐ Yes ☐ No
IF YES, EXPLAIN

3-12 If yes to 2-1, are beverage-cart staff certified in alcohol service and trained to refuse visibly intoxicated players? ☐ Yes ☐ No
IF YES, EXPLAIN

3-13 Has a player been seriously injured in a cart accident or lightning strike? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — ERRANT BALLS, AMENITIES & GROUNDS

4-1 If yes to 2-2, are netting, tree lines, or hole redesigns used where balls leave the course? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Is every pool without a lifeguard posted as unguarded? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are pool drains VGB-compliant? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are pesticides stored in a secured, ventilated building? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Are pesticides applied only by licensed applicators? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 If yes to 2-3, does the club carry D&O coverage for board decisions? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Are junior golf programs run under youth-protection policies? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL & RECEIPTS

TOTAL ANNUAL PAYROLL ($)	GREEN FEES / DUES ($)	FOOD, BEVERAGE & EVENT RECEIPTS ($)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GL / LIQUOR CARRIER / LIMITS	GOLF CART AUTO / GL COVERAGE	UMBRELLA LIMIT

6-1 Has any carrier declined, cancelled, or non-renewed coverage in the last 5 years? ☐ Yes ☐ No

IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED ($)	OPEN / CLOSED

6-2 Is the applicant aware of any incident, complaint, or circumstance not yet resulting in a claim that could reasonably give rise to one? ☐ Yes ☐ No

IF YES, EXPLAIN

7 RISK MANAGEMENT

7-1 Are incident reports completed the same day, with witness names? ☐ Yes ☐ No

IF YES, EXPLAIN

7-2 Are grounds equipment operators trained, with rollover protection on mowers? ☐ Yes ☐ No

IF YES, EXPLAIN

8 SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (State-specific fraud warnings apply; see state amendatory notice.)

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE

PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE