CORY WASHINGTON & CO.

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GOLF COURSE & COUNTRY CLUB — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for golf courses and country clubs. Priorities reflect typical exposure; confirm against amenities and ownership.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Commercial General Liability**	Covers guest and participant injuries — confirm the activity isn't excluded.	CORE
☐	**Liquor Liability**	Covers clubhouse and beverage-cart alcohol.	CORE
☐	**Golf Cart Liability / Auto**	Covers cart accidents — confirm carts on public roads are covered.	PREVALENT
☐	**Umbrella / Excess Liability**	Adds limits above primary coverage.	PREVALENT
☐	**Commercial Property & Business Income**	Covers the facility and lost income after a loss.	CORE
☐	**Directors & Officers**	Needed for member-owned clubs with a board.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is golf cart coverage off the course. Carts driven on public roads or in neighborhoods may fall outside general liability, and cart crashes often involve alcohol from the beverage cart or clubhouse. Clubs should confirm how carts are covered, train beverage-cart staff to refuse intoxicated players, and use lightning detection with a written clear-the-course policy.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.