

GOLF COURSE INSURANCE

Purpose-built insurance for Canada's golf clubs and courses.



Why Specialty Coverage Matters for Golf Operations

Golf operations face risks that standard policies were not built to handle, from irrigation systems and cart paths to clubhouse food service and tournament-day exposures. Our Golf program is built around these realities, with broad coverage, specialty underwriting, and one comprehensive policy.

Key Benefits

- **One Comprehensive Policy:** Multiple coverages in one policy.
- **Specialty Expertise:** Underwriters who understand Canadian golf operations.
- **Course-Specific Property:** Irrigation, cart paths, course markers, fountains, more.
- **Built for How You Operate:** Flexibility for seasonal and year-round courses.
- **Broad Property Extensions:** 46 Property + 7 BI Extensions available.
- **Rental Expense Reimbursement:** Replacement equipment up to 90 days.

What's Covered?

Direct physical loss or damage to insured golf club property:

- Irrigation systems (pipes, valves, pumps, sprinklers)
- Paved cart paths and walkways
- Benches, ball washers, course markers, flags
- Monuments, fountains, water coolers
- Tennis courts and fences
- Light fixtures, poles, control units

Plus maintenance equipment, golf carts, course grounds, debris and waste removal, rental expense, and bailee coverage.

How It Works

1. Submit Your Risk

Send full operational details and coverage requirements to recreation@spgcanada.ca, or directly to your underwriter.

2. Receive a Tailored Quote

Our specialty underwriters assess the risk and provide a customized coverage proposal designed for your client's operation.

3. Bind Coverage

Fast, broker-first turnaround with clear documentation. One policy, multiple coverages.

4. Claims Support Through SCC

In-house claims handling delivers consistent communication and faster resolutions when your clients need it most.

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Website: www.spgcanada.ca | **Email:** info@spgcanada.ca | **TF:** 1.877.532.6864 | **Portal:** portal.spgcanada.ca

GOLF COURSE INSURANCE



Target Class

- Golf Clubs (Private, Semi-Private, Public)
- Golf Courses & Driving Ranges
- Golf Course Maintenance Operations
- Clubhouses with F&B and Pro Shop
- Seasonal and Year-Round Operations
- Golf Course Real Estate / Related Property.

Who Benefits Most?

- Owners and operators of private, semi-private, or public golf clubs
- Golf course management companies
- Driving ranges and standalone practice facilities
- Clubhouses with on-site F&B or pro shops
- Seasonal operators needing flexible coverage
- Golf course property owners with related real estate

Why SPG Canada

- **Specialty expertise across Canada:** Underwriters who lead in their respective fields.
- **One platform, full breadth:** A wide range of specialty programs in one place.
- **Backed by Canadian-grown teams:** Our people understand the Canadian market because we live and work in it.
- **Underwritten through Cansure** — a trusted partner with deep expertise in professional lines

Property & BI Extensions

46 Property + 7 BI Extensions available. Apply as additional amounts; not subject to Co-Insurance unless stated. BI Extensions apply only when BI coverage is on the Declarations Page.

Select Coverage Extensions

Property Extensions

Accounts receivable	\$250,000
Brands and labels	\$100,000
Building by-laws	Included
Newly Acquired	180 Days \$1,000,000
Fine Arts	\$100,000
Outdoor Property	\$100,000
Property in Transit	\$250,000
Roadways/Walkways	\$250,000
Replacement Cost	Included

BI Extensions

Contingent BI	\$50,000
Contractual penalties	\$25,000
Civil authority	30 days
Leasehold rents	\$50,000
Mortgage rate guarantee	\$50,000
Newly acquired BI	90 Days \$100,000
Service interruption	\$50,000

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Contact Us

Send your inquiries to: recreation@spgcanada.ca

Every SPG Canada policy is backed by our claims management company, Specialty Claims Canada. With delegated authority, they handle claims quickly with a focus on customer satisfaction.