



Hospitality & Leisure insurance

LEISURE SPORTING FACILITIES SPECIALIST HOSPITALITY SOLUTION

H&L offer specialist comprehensive insurance solutions covering damage to:

Golf courses & bowling greens including loss of green fees.

Golf estates (homeowners associations)

Club house

Plant, equipment, golf carts etc.

GREENS

Greens means any area on a golf course or at a bowling club designated as a green and T-box for the game of golf and/or bowls.

DEFINED EVENTS

Loss of or damage to the greens and or irrigation system on the course by any of the perils described:

Damage by any vehicle or animal or by falling trees

Fertiliser or chemical damage

Malicious damage (as defined in the Malicious damage Extension)

Contaminated water

Damage by mechanical equipment

Storm, water, wind, hail or snow, excluding loss or damage by subsidence or land-slip

Fire, lightning, thunderbolt, subterranean fire and explosion

Earthquake

Aircraft and other aerial devices or articles dropped there from excluding damage caused by sonic waves.

Failure of the water supply (excluding as a result of drought)

Glass cover – First Loss option available

Damage caused for medical emergencies

Post mortem cleaning and sanitising

IRRIGATION SYSTEM

Irrigation system means irrigation reticulation system of the course or lawn as stated in the schedule

Defined Events

Loss of or damage to the greens and/ or irrigation system on the course by any of the perils described:

Accidental damage to water irrigation systems of the insured or for which they are responsible

Accidental damage to electrical system of the insured or for which they are responsible

BUSINESS INTERRUPTION

Loss of revenue in respect of green fees up to a maximum as stated in the schedule following interruption of or interference with the business in consequence of any peril occurring during the period of insurance at the premises in respect of which payment has been made or liability admitted (refer policy wording)

Green fees means the amount by which the revenue on green fees during the indemnity period will in consequence of damage fall short of the standard revenue on green fees

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– Full details, terms & conditions are available on request.

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