

STATE OF WISCONSIN  
LOCAL GOVERNMENT PROPERTY INSURANCE FUND  
GOLF COURSE GROUNDS COVERAGE ENDORSEMENT

Location of covered property: see policy declarations page  
\_\_\_\_\_

**LEVEL OF PROTECTION:**

If checked, the following limit applies to your coverage. (see policy declarations page)

\_\_\_\_\_ \$50,000  
\_\_\_\_\_ \$100,000  
\_\_\_\_\_ \$150,000  
\_\_\_\_\_ \$200,000

Deductible level: \$1,000

Premium: \_\_\_\_\_

**INSURING AGREEMENT:** The Fund will cover direct physical loss caused by specific named perils to the following types of property in which you have a financial interest subject to applicable deductibles and coverage limits:

- \* greens, tees and fairways;
- \* practice putting greens, practice driving areas;
- \* fairway rough, sand traps and other outdoor grounds at the premises described, specifically designed and maintained for the game of golf;
- \* trees, plants and shrubs;
- \* benches, ball washers and course markers;
- \* fences, outdoor signs not attached to buildings;
- \* paved walkways, paved golf car or cart paths; bridges and retaining walls; and irrigation systems, including underground pipes, pumps and sprinkler heads;

**PROPERTY NOT COVERED:**

- \* driveways, roadways or parking lots used for automobiles;
- \* hazard areas, ponds, lakes or other bodies of water; or
- \* out-of-bounds areas.

## **COVERED PERILS:**

*FIRE*

*LIGHTNING*

*WIND OR HAIL*

*SMOKE.* The Fund will cover sudden and accidental loss or damage caused by smoke. But, the Fund will not cover smoke damage from agricultural smudging or industrial operations.

*VEHICLES AND AIRCRAFT.* The Fund will cover loss or damage caused by a collision of a vehicle or aircraft with the insured property. Also covered is damage caused by objects: falling from aircraft; or, thrown by a vehicle.

Vehicles are machines that run on land or tracks.

Aircraft including self-propelled missiles and spacecraft.

But, the Fund will not cover damage caused by a vehicle that's owned or operated by you or any tenant of an insured location.

*CIVIL DISTURBANCE AND RIOT:* This includes riot during a strike. The Fund will not cover loss caused by interruption of business that results from the disturbance or riot.

*VANDALISM*