

WHY BERKLEY MID-ATLANTIC?

Financial Strength

As a member of the W.R. Berkley Corporation, a Fortune 500 Company, we are rated A+ (Superior), size category X, by A.M. Best, an independent rating organization that evaluates insurance company financial strength and ability to meet contractual obligations.

Local Service

We are a regional commercial insurance company serving policyholders through local offices to provide the most timely and personal service possible.

Claims Philosophy

Our goal is to protect the assets of our insureds by paying losses fairly and in a timely manner. Our service is responsive, compassionate and revolves around the needs of our policyholders. We strive to provide “same-day” contact for every claim filed and to inspect a first party claim loss within 48 hours 90% of the time. If for some reason a claim is not covered, we call the insured to explain coverage and answer questions instead of simply sending a letter like most insurance companies.



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3910 Caughey Road, Suite 200
Erie, PA 16506
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Harrisburg Office
75 S. Houcks Road, Suite 202
Harrisburg, PA 17109
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Fax: (717) 545-8127

Carolinas Region Office
4944 Parkway Plaza Blvd., Suite 470
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Firemen's Insurance Company of Washington, DC
Union Insurance Company
Acadia Insurance Company
Continental Western Insurance Company

A MEMBER COMPANY W.R. BERKLEY CORPORATION



*We have you covered
from tee to green*

**PRO-LINKS PUBLIC
GOLF COURSE
PROGRAM**

**Insurance Coverage and Services tailored
to the needs of golf course operations**



GOLF COURSE PROGRAM

At Berkley Mid-Atlantic Group, LLC, we strive to meet our insureds' needs with tailored coverages, expert risk management services and prompt claims service.

Our Pro-Links Program is specifically designed to meet the needs faced by owners and operators of public golf courses. Our policies include wide-ranging property coverage as well as extensive liability coverage.

Just as important, we provide customized risk management services to help protect your assets and keep your business running smoothly.

The following are examples of how we can serve you beyond your insurance policy:

LIGHTNING STRIKES

Our risk management services expert will analyze your inclement weather procedures and recommend enhancements for lightning strikes and other weather warnings to limit your exposure and keep golfers safe.

FOOD & DRINK SERVICE

Courses operating a restaurant, bar, drink cart, or all of the above, have liability exposures connected to the service. These include, but are not limited to; fire, food contamination, liquor liability, and special event exposures. We'll

focus on service safety measures so you can focus on running a golf course.

THE COURSE

Water hazards, bridges, cart paths, hills - all present unique property and liability exposures that you should be aware of. We will assist in identifying hazards and making your course an even safer and more enjoyable place to play a round.

GOLF CARTS

We understand that just because golf carts are relatively slower, it doesn't mean they are safer than other transportation methods.

Taking steps to inform drivers of wet grass, steep slopes, and rough terrain can help minimize risks. Proper storage, handling and maintenance are also important.

COURSE MAINTENANCE

The use and handling of pesticides and other chemicals is one of the most critical safety issues facing golf courses. We evaluate your controls and recommend changes regarding proper labeling, storage, and monitoring of these chemicals to ensure your employees are safe.

PROPERTY PROGRAM HIGHLIGHTS*

- Club Pro Replacement Expense \$20,000
- Errant Golf Ball Property Damage \$1,500
- Outdoor Property
 - Greens, Tees & Fairways \$50,000
 - Trees, Shrubs & Plants \$25,000
 - Fences, Antennas \$25,000
- Property Off-Premises \$15,000
- Replacement Cost- Personal Property of Members, Guest of Pro Included
- Golf Carts Included
- Hole-In-One Reimbursement \$2,500

GENERAL LIABILITY COVERAGES HIGHLIGHTS

- Additional Insured status extended to: Golf or Tennis Pro
- Waiver of Transfer of Rights of Recovery Against Your Club Members is included

Coverage and limits subject to policy language, terms and conditions.

**Higher limits available on some coverages*