

**Coverages**

- Building and Business Personal Property
- Business Income Coverage
- General Liability Coverage
- Specialized Driving Range Endorsement

A full range of protection

Driving range operators help their customers get the most out of their game. Through specialized equipment, lessons and experience, they correct the problems, reduce the errors and maximize the strengths that are unique to each individual. At St. Paul Travelers, we like to think we do the same for our customers. Since 1985, we have offered driving ranges the standard and specialized coverages they need.

Whether it's protection for buildings, equipment or employees, our experts will work with you to help determine how St. Paul Travelers can satisfy the insurance needs of a driving range operation.

Dividend Plan

Each member of the St. Paul Travelers Driving Range Program is automatically enrolled in a dividend* plan. By joining other driving range owners in this program, insureds may be eligible for a dividend based on premium and losses of all members of the program.

(*By law, dividends cannot be guaranteed in advance and are payable at the discretion of the Board of Directors.)

COVERAGES OFFERED

- Building & Business Personal Property**
Covers insured property for replacement cost with no coinsurance, all on our Store Pac® product.
- St. Paul Travelers Power Pac Endorsement**
Includes important coverages for items such as accounts receivable and computer fraud (for specified limits).
- Business Income Coverage**
Reimburses for actual loss of income due to a covered loss for up to 12 months. (Or, your clients can choose a maximum dollar limit.)
- General Liability Coverage**
Covers against claims resulting from business operations. Limits of \$1,000,000 per occurrence, \$2,000,000 aggregate. Automatically includes:

 - \$5,000 limit for medical payments
 - \$300,000 fire damage legal liability
 - Advertising and personal injury coverage (subject to the general liability limits)
- Specialized Driving Range Endorsement**
Provides specialized coverages driving ranges need, such as coverage for target greens, teeing grounds and sand bunkers, and damage to property of others (within 500 feet) caused by golf balls.
- Workers Compensation**
- Commercial Automobile**
- Umbrella**



St. Paul Fire and Marine Insurance Company
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This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by St. Paul Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.