GOLF
CLUB

HELPING YOU TO UNDERSTAND NBS PRODUCTS

Our Golf Club policy is a fully customisable, standalone package designed specifically for golf clubs, courses and associated facilities. Combining standard covers with flexible options, it provides comprehensive protection for the course, clubhouse, restaurant, bar and pro shop under one policy.

What's Covered?

- **Buildings**
- **Playing Greens, Tees & Closely Mowed Lawns**
- **Floodlights**
- **Contents**
- **Golf Buggies**
- **Maintenance and Irrigation Equipment**
- **External Sports Equipment**
- **Pro Shop Stock** (where operated by the insured)
- **Tenants' Improvements**
- **Electronic Equipment**
- **Glass, Shop Front, Blinds and Signs**
- **Frozen Food**
- **Guests' & Members' Effects**
- **Cups & Trophies**
- **Goods in Transit**
- **Money**
- **Rent Payable**
- **Business Interruption**
- **Personal Accident**
- **Motor Contingency Liability**
- **Employers' Liability - £10m**
- **Public & Products Liability - £5m (up to £10m available with Excess Layer)**
- **Directors & Officers Liability - £250,000 (£500,000 on request)**
- **Optional Employment Practices Liability cover - £250,000**

Underwriting Appetite - Risks we insure

Our underwriting appetite includes a broad range of well-managed golf risks, including:

- ✓ Members' golf clubs
- ✓ Pay & Play golf clubs
- ✓ Hotel golf courses (subject to meeting hotel acceptance criteria)
- ✓ Golf clubs with clubhouses, bars, restaurants and pro shops
- ✓ Golf clubs with on-site driving ranges
- ✓ Well-managed risks with good claims experience

Risks we are not looking to write

- × Standalone driving ranges
- × Material Damage & Business Interruption values above £15m
- × Doorstaff directly employed by the insured
- × Pro shop stock where the shop is operated by a third party (this would need to be insured elsewhere)
- × Employment Practices Liability cover with previous EPL claims
- × EPL cover where employment policies are not in place

If you're unsure about a particular risk, just **speak to one of our underwriters** before submitting a quote.

What sets us apart

- **Specialist Golf Policy:** Designed specifically for golf clubs, courses and associated facilities.
- **Flexible Business Fit:** Cover can include the course, clubhouse, restaurant, bar and pro shop under one package.
- **Broad Cover Available:** Protection for golf buggies, irrigation equipment, maintenance equipment, playing greens, pro shop stock and more.
- **Strong limits:** Up to £15m Material Damage & Business Interruption, £10m Employers' Liability and up to £10m Public Liability.
- **Direct Underwriting Support:** Speak directly with experienced underwriters for practical, informed trading conversations.
- **Employment Practices Liability Cover:** Optional additional protection for employment-related claims with a £250,000 limit.

Find out more and get in touch

Visit our website: nbsunderwriting.co.uk

Follow us on LinkedIn: linkedin.com/company/nbsunderwriting

You can speak to a specialist underwriter on: 0333 032 5000

Get a quote: nbsunderwriting.schemeserve.com/GetQuote/

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