

Iowa

Ultra Series
Golf and
Country Club

Safeco
Insurance Companies

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What's New

Effective 01/19/06

We are correcting a discrepancy between our published General Liability rates and those in our rating system. The premium determination rule published in 1998 was inadvertently carried from the first state being filed through the remainder. No rate change was declared or intended. The original rates have been used continuously without disruption. This correction will have no rate impact.

- This edition replaces the version effective 05/05/04

Note: Selecting an item in the table of contents will automatically take you to that item in the manual.

Ultra Series Golf and Country Club

This subdivision contains rules and rates for the Ultra Series Golf and Country Club Program. This program is designed for golf clubs and golf courses, both private and municipal. ISO Commercial Lines Manual rules and rates apply, unless exceptions are provided in this subdivision or in the Safeco Business Insurance Commercial Lines Manual.

Section I. – Rules

Rule – Company Names

The term “Safeco Insurance Companies,” appearing anywhere in these Company Exception Pages, denotes the following members of the Safeco family of property/casualty companies.

American States Insurance Company
American Economy Insurance Company
Safeco Insurance Company of America
General Insurance Company of America
First National Insurance Company of America

Rule – Coverage Requirements

- All completed buildings and personal property must be insured.
- Property must be insured to at least 80% of value (90% for blanket insurance).
- Property coverage must be written with the Causes of Loss - Special Form.
- The Golf and Country Club Supplement must be submitted with the ACORD® application(s) appropriate to coverages selected.

Rule – Basic Forms Applicable

- Commercial General Liability Coverage Form CG 00 01.
- Liability Plus Endorsement CG 76 35.
- The Golf and Country Club Liability Endorsement CG 76 79.
- Building and Personal Property Coverage Form CP 00 10.
- Causes of Loss - Special Form CP 10 30.

- The Golf and Country Club Property Endorsement CP 75 07.
- Protective Safeguards Endorsement CP 75 86 (mandatory for risks with restaurant exposures).
- Common Policy Conditions IL 00 17.
- Nuclear Energy Liability Exclusion IL 00 21.
- Company Common Policy Conditions IL 72 01.
- Endorsements mandated by statute.

Rule – Optional Coverages

Coverage may be provided for Liquor Liability coverage. Availability varies by state; contact your commercial underwriter for details.

Rule – Premium Determination and Rates

If both property and general liability coverages are written, policy type is 3T and the Company's Service program package modification factors are applied. General liability may be written on a monoline basis; policy type is 10.

General Liability

The exposure bases for golf courses is number of rounds played. Four classes are available:

00230	Private golf courses/clubs, 9-hole rounds
00231	Private golf courses/clubs, 18-hole rounds
00232	Municipal or public golf courses, 9-hole rounds
00233	Municipal or public golf courses, 18-hole rounds

The rates for these classes also include coverage for other selected activities usual to the operation of a golf course. Class inclusions are receipts from pro shops, driving ranges, golf cart/club rental and self-service refreshment stands. Refer to the Commercial Lines Manual for rating other operations.

Two territories apply. “Metropolitan” territories are those assigned a specific territory code according to ISO state exception pages. “All Other” territories are those designated as Remainder of State in the state exception pages. If only one territory applies to the entire state, use “All Other” rates.

Rates shown below are subject to ISO increased limit

factors; use Table 2. Experience and schedule rating plans also apply to risks written in this program.

Classification Code	Territory	
	Metropolitan	All Other
00230	.10	.06
00231	.14	.09
00232	.18	.12
00233	.26	.17

All general liability premiums and exposures written under this program are subject to annual audit.

Property

Greens, Tees and Cut Fairways

The Golf and Country Club Property Endorsement CP 75 07 provides \$50,000 coverage for greens, tees and cut fairways at each described premises from a covered cause of loss, at no additional charge. A \$100 deductible is applicable. Higher limits may be

purchased with the following applicable rate:

Limit	Rate
\$50,000	No Charge
Over \$50,000	\$.50

Golf Course Property

Coverage of \$50,000 is provided at each described premises for foot bridges, walks, patios and other paved surfaces adjacent to the greens, retaining walls, underground sprinklers including wiring, hole markers, tee markers, exterior light poles, fences, ball washers, benches, water coolers, flags and hole cups, at no additional charge. A \$100 deductible is applicable. Higher limits may be purchased with the following applicable rate:

Limit	Rate
\$50,000	No Charge
Over \$50,000	\$1.00

Golf Carts and Grounds Maintenance Equipment

Coverage for golf carts and grounds and maintenance equipment is provided at \$5,000 from a covered cause of loss. A \$100 deductible is applicable. Higher limits may be purchased with the following applicable rate:

Limit	Rate
\$5,000	No Charge
Over \$5,000	\$2.00

Accounts Receivable

The Golf and Country Club Property Endorsement CP 75 07 provides \$25,000 coverage for specified losses resulting from loss or damage to records of Accounts Receivable at the insured premises. Higher limits are not available under CP 75 07. If higher limits are desired, coverage can be purchased under Accounts Receivable Coverage Form CM 00 66. When CM 00 66 is attached to an Ultra Series Golf and Country Club policy, Accounts Receivable coverage under CP 75 07 no longer applies. All Accounts Receivable coverage is “transferred” to CM 00 66. The premium for coverage under CM 00 66 will be based on

the amount of coverage in excess of \$25,000. No premium charge will be made for the first \$25,000 of coverage under CM 00 66.

Extra Expense

The Golf and Country Club Endorsement CP 75 07 provides \$25,000 coverage for Extra Expenses incurred because of a covered cause of loss to covered property. Higher limits are not available under CP 75 07. If higher limits are desired, coverage can be purchased under Extra Expense Coverage Form CP 00 50 or Business Income (and Extra Expense) Coverage Form CP 00 30. When CP 00 50 or CP 00 30 is attached to an Ultra Series Golf and Country Club policy, Extra Expense coverage under CP 75 07 no longer applies. All Extra Expense coverage is “transferred” to CP 00 50 or CP 00 30. The premium for coverage under CP 00 50 or CP 00 30 will be based on the amount of Extra Expense coverage in excess of \$25,000. No premium charge will be made for the first \$25,000 of Extra Expense coverage under CP 00 50 or CP 00 30.

Forgery or Alteration

The Golf and Country Club Endorsement CP 75 07 provides \$5,000 coverage for loss resulting from Forgery or Alteration of certain money instruments. Higher limits are not available under CP 75 07. If higher limits are desired, coverage can be purchased under Forgery or Alteration Coverage Form CR 00 03. When CR 00 03 is attached to an Ultra Series Golf and Country Club Policy, Forgery or Alteration coverage under CP 75 07 no longer applies. All Forgery or Alteration coverage is “transferred” to CR 00 03. The premium for coverage under CR 00 03 will be based on the amount of coverage in excess of \$5,000. No premium charge will be made for the first \$5,000 of coverage under CR 00 03.

Perishable Stock

The Golf and Country Club Endorsement CP 75 07 provides \$5,000 coverage for loss of perishable stock resulting from a covered cause of loss. Higher limits may be purchased. Refer to Spoilage Coverage rating rules in Division Five - Fire and Allied Lines for rates applicable to limits in excess of \$5,000.

Water Back-up or Overflow

The Golf and Country Club Endorsement CP 75 07 provides \$5,000 coverage for damage from water that backs up or overflows from a sewer, drain or sump, at no additional charge. Higher limits may be purchased according to the following schedule:

Water Back-Up or Overflow	
Per Building/Premises	
Limit	Premium
\$ 5,000	No charge
10,000	\$ 40
20,000	80
30,000	120
40,000	160
50,000	200

Section II. – Additional Rules

Peak Property Program

Peak Extra Property Program

These Additional Rules contain rules and rates for the Peak Property Program and Peak Extra Property Program. These programs are designed to provide enhanced coverages for risks that meet the eligibility requirements outlined in the following pages, in addition to the Ultra Series requirements in preceding pages. These Peak Programs are options under the Ultra Series Program.

ISO Commercial Lines Manual rules, rates and forms apply, unless exceptions are provided in these Additional Rules or elsewhere in the Safeco Business Insurance Commercial Lines Manual or Ultra Series Manual.

Rule – Eligibility

- The risk must meet the basic requirements of the Ultra Series Program (refer to Section I).
- Highly Protected Risks are not eligible.
- The commercial property and inland marine coverages for the risk must develop a minimum combined net annual premium of \$2,500 to be eligible for the Peak Property Program. The commercial property and inland marine coverages for the risk must develop a minimum combined net annual premium of \$5,000 to be eligible for the Peak Extra Property Program.

Rule – Coverage Requirements

There are no additional Mandatory Coverage requirements beyond those found in the Ultra Series Program requirements (refer to Section I).

Rule – Forms

Basic forms applicable to the Ultra Series Program (refer to Section I), except that the Ultra Property Plus form will not be attached. The Peak Program enhancement form applies instead.

The following Inland Marine coverages are attached to the Peak Program policy:

- Accounts Receivable Coverage Form CM 00 66
- Processors Coverage Form CM 78 09
- Electronic Data Processing Equipment Coverage CM 78 40
- Electronic Data Processing Equipment Mechanical and Electrical Breakdown CM 78 41
- Motor Truck Cargo Owners Coverage CM 78 50
- Transportation Coverage CM 78 56
- Peak Program - Exhibition Risks Coverage Form CM 78 70

- Peak Program Commercial Inland Marine Changes Endorsement CM 78 71. This provides coverage enhancements to the Inland Marine coverages, including deletion of any coinsurance conditions; changes to deductible provisions; broadening of coverage territory provisions and other enhancements.
- Salesperson Samples Coverage Form CM 78 72
- Peak Program Replacement Cost Endorsement CM 78 78. This is attached only when Commercial Property coverage is written on a Replacement Cost basis.
- Commercial Fine Arts Coverage Form CM 78 81

Specific Peak Property Program and Peak Extra Property Program forms:

Forms applicable to both programs:

- Flood Endorsement - Peak Program CP 75 25. This form is attached when flood coverage is provided for direct physical damage or time element coverages.

- Peak Program Time Element Coverage Changes CP 75 34. This form is attached to all Peak Program policies that include Business Income, Extra Expense or Valued Business Interruption coverage forms. It deletes the Coinsurance condition and adds a Deductible provision.
- Peak Program Value Reporting Form Changes CP 75 35. This form is attached to Peak Program policies written on a value reporting basis.
- Peak Program Peak Season Limit of Insurance CP 75 39. This form replaces ISO form CP 12 30 for risks with seasonal increases in values.

Forms applicable only to the Peak Property Program:

- Ultra Peak Golf and Country Club Property Endorsement CP 75 23. It provides the Peak Property Program enhancements. It replaces CP 75 07.

- Peak Program Limits Summary CP 75 36. This form is attached to all Peak Property Program policies. It summarizes the enhancements found in the Peak Property Program.
- Ordinance or Law Coverage CP 75 77. This form provides Ordinance or Law Coverage, including Coverages B and C with a combined limit of \$50,000.

Forms applicable only to the Peak Extra Property Program:

- Ultra Peak Extra Property Golf and Country Club Endorsement CP 75 33. It provides the Peak Extra Property Program enhancements. It replaces CP 75 07.
- Peak Extra Business Income Coverage Extension Endorsement CP 75 26. This form is attached when the Peak Extra Property Program policy includes Business Income, Extra Expense or Valued Business Interruption coverage forms. It provides the time element coverage enhancements of the Peak Extra Property Program.
- Peak Extra Limits Summary CP 75 40. This form is

attached to all Peak Extra Property Program policies. It summarizes the enhancements found in the Peak Extra Property Program.

- Ordinance or Law Coverage CP 75 78. This form provides Ordinance or Law Coverage, including Coverages B and C with a combined limit of \$100,000.

Forms for coverages included in the Peak Property Program and Peak Extra Property Program will be shown on the Declarations.

Rule – Deductibles

- The minimum deductible under the programs is \$1,000. Higher deductibles may be written using the deductible plans on file by the Company. Lower deductibles may appear in the text of the enhancement forms. These deductibles apply in lieu of the property deductible otherwise applicable.

- The ISO Deductible Insurance Plan and any Company-filed Deductible Insurance Plan exceptions will apply to Business Income, Extra Expense and Valued Business Interruption coverages.

Rule – Limits

- A Maximum Limit of Insurance will apply in any one occurrence of loss, subject to lesser limits (sublimits) for specific coverages. The sublimits will be shown on the Declarations or in forms or endorsements attached to the policy. The Maximum Limit of Insurance may be less than the total values of the property insured.
- Coinsurance does not apply

Rule – Premium Determination

The Peak Property Program and Peak Extra Property Program premium will be developed by applying all rate filings currently filed by or on behalf of the Company, unless otherwise shown in the following:

Rule – Premium Determination (Continued)

- The Company-filed Loss Cost Multiplier applicable to the ISO Loss Costs will be multiplied by a factor of 1.05. This charge is in consideration of the many coverage enhancements included in the Peak Property and Peak Extra Property Program forms.
- Flood coverage for direct physical damage and time element coverages is optional. The rate is .01 per \$100 applied to the values of the Building, Business Personal Property and Time Element at each insured location. Items to which Flood coverage applies will be clearly identified on the Declarations. No credits apply.
- References in Section I – Premium Determination, to Golf course property; Accounts Receivable; Extra Expense; Forgery or Alteration; Water Back-up or Overflow; and Perishable Stock are deleted. Water back-up or overflow coverage is provided up to limits applicable to the damaged property

- Golf course property extension includes \$250,000 at each described premises for a wide variety of golf course property including paved surfaces, roadways, retaining walls, sprinkler systems and many other items. A \$100 deductible applies. Higher limits may be purchased with the following applicable rate:

Limit	Rate
\$250,000	No Charge
Over \$250,000	\$2.00