

## PGA MEMBER AND ASSOCIATE LIABILITY POLICY

Plan Administered By:  
Philadelphia Indemnity Insurance Company



### CERTIFICATES OF INSURANCE – SEND REQUESTS TO:

Certificates of Insurance: [GGB.PGA@AJG.com](mailto:GGB.PGA@AJG.com)  
Urgent requests include “RUSH” in the email subject line  
Phone: 864-239-0544 or 800-775-9936  
Fax: 864-239-2435

### LIABILITY CLAIMS

You must notify the insurance company as soon as possible of an occurrence or an offense that may result in a claim.

Report Claims direct to Philadelphia either by fax, email or online:

Email: [Claimsreport@phly.com](mailto:Claimsreport@phly.com)  
Online: <https://www.phly.com/Claims/default.aspx>  
Fax: 1.800.685.9238  
Questions? Call: 1.800.765.9749 (Mon-Fri 8:30am – 8pm ET)  
After Hours claims (24\*7) 1.800.765.9749 #3

### Lawsuits are to be forwarded immediately to PGA HQ and to Gallagher

This Description of Coverage is not a contract of insurance. It is an informative statement of the principal provisions of the insurance policy. Complete provisions pertaining to this coverage are contained in master policies which include:

**PHPK2115078** (Primary) and **PHUB716695** (Excess) (“the policies”) issued to and on file with **The Members & Associates of The Professional Golfers’ Association of America** (“Policyholder”). If any statement or provisions contained in this Description of Coverage and the policy differ, the policy will govern. Please keep this Description of Coverage in a safe place with all your other insurance documents for The Professional Golfers’ Association of America.

The words we, us and our, refer to the company providing this insurance.

### LIMITS

#### Primary Limit of Liability:

\$3,000,000 General Aggregate  
\$3,000,000 Products/Completed Operations Aggregate  
\$1,000,000 Each Occurrence  
\$1,000,000 Personal Injury & Advertising Injury  
\$ 300,000 Damage to Premises Rented to you  
Included – Abuse and Molestation coverage

#### Excess Limit of Liability:

\$5,000,000 Each Occurrence and Annual Aggregate  
Included – Abuse and Molestation coverage & capped at \$3,000,000

### EFFECTIVE AND TERMINATION DATE

Coverage is in effect April 1, 2020 and expires on April 1, 2021. Coverage will cease on the date the policy is terminated, whereupon you will be notified by The Professional Golfers’ Association of America, or on the date you cease to be a member or associate in good standing of The Professional Golfers’ Association of America.

### PREMIUM

The premium for this policy is paid by the policyholder, The Professional Golfers’ Association of America

### COVERAGE / ELIGIBILITY

The Liability policy extends insurance coverage to the Members and Associates in good standing of The Professional Golfers’ Association of America. Coverage is applicable on an **individual basis only**. **Business entities (LLC’s, Corporations), operations, assets, liabilities and employees of such business entities are not covered through this program. For example, Members instructional schools, pro shops, etc. It is highly recommended a business policy be purchased and maintained to cover any business pursuits.**

This policy will pay damages that you become legally obligated to pay for bodily injury or property damage, while you are playing, practicing, officiating, teaching or coaching the game of golf and incidental club repair.

### OTHER INSURANCE

As it relates to additional insureds, this insurance is primary and non-contributory.

### EXCLUSIONS (included but not limited to)

This insurance does not apply to:

#### **Coverage A: Bodily Injury or Property Damage**

- Expected or Intended Injury
- Contractual Liability;
- Liquor Liability;
- Workers’ Compensation and Similar Laws;
- Employers Liability;
- Damage to Property;
- Damage to Your Product;
- Damage to Your Work;
- Distribution of Material in Violation of Statutes.

#### **Coverage B: Personal and Advertising Injury**

- Material Published with Knowledge of Falsity;
- Material Published Prior to Policy Period;
- Contractual Liability;
- Breach of Contract;
- Quality or Performance of Goods – Failure to Conform to Statements;
- Wrong Description of Prices;
- Unauthorized Use of Another’s Name or Product;
- Distribution of Material in Violation of Statutes.

#### **Coverage C: Medical Expense**

- To any person(s).

#### **Additional Exclusions:**

- Access or Disclosure of Confidential or Personal Information and Data Related Liability;
- Employment Practices Liability (discrimination, sexual harassment, etc.);
- Recording and Distribution of Material or Information in Violation of Law.

### GALLAGHER SERVICE TEAM

Justin Felker Client Service Executive 864-239-2447  
Teresa Baker Client Service Manager 864-239-2425

Gallagher 15 S. Main St., Suite 900, Greenville, SC 29601