THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GOLF COURSE TEE-TO-GREEN COVERAGE FORM

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART

SCHEDULE

A. GOLF COURSE TEE-TO-GREEN

<table>
<thead>
<tr>
<th>Location</th>
<th>Tee-to-Green Limit of Insurance</th>
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B. GOLF COURSE PROPERTY COVERAGE

<table>
<thead>
<tr>
<th>Location</th>
<th>Golf Course Property Limit of Insurance</th>
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C. DEDUCTIBLE: $500.00 unless otherwise stated as $

D. WINDSTORM OR HAIL DEDUCTIBLE: $1,000 unless otherwise stated as $

A. Golf Course Tee-to-Green Coverage

For this endorsement only:

1. BUILDING AND PERSONAL PROPERTY COVERAGE FORM, SECTION A. COVERAGE, 2. Property Not Covered, h. Land, Water or Growing Crops is deleted in its entirety and replaced by the following:

   Except as provided in SECTION A. COVERAGE, 5. Coverage Extensions, Golf Course Tee-to-Green, land (including land on which the property is located), water, growing crops or lawns;

2. BUILDING AND PERSONAL PROPERTY COVERAGE FORM, SECTION A. COVERAGE, 5. Coverage Extensions is amended to include the following:

   Golf Course Tee-to-Green

   (1) You may extend the insurance provided by this Coverage Part to apply to "loss" to your golf course grounds located at a Location indicated in the Schedule above that are specifically designed and maintained to play or practice the game of golf. Coverage applies to tee boxes, putting greens, fairways, sand traps and bunkers, rough areas of higher grass considered as part of the golf course, and driving ranges and other practice areas, but only for "loss" caused by or resulting from the following causes of loss as long as they are Covered Causes of Loss under this Coverage Part:
(a) Fire;
(b) Lightning;
(c) Explosion;
(d) Windstorm or hail;
(e) Vandalism;
(f) Riot or civil commotion;
(g) Aircraft or vehicles, excluding vehicles owned or operated as part of your golf course operation;
(h) Falling objects; and
(i) "Sinkhole collapse".

(2) For this Golf Course Tee-to-Green Coverage Extension, SECTION A. COVERAGE, 3. Covered Causes of Loss, b. Exclusions, (1) (b) Earth Movement does not apply.


(4) This Golf Course Tee to Green Coverage Extension does not apply to:

(a) Water, including ponds, lakes, or other bodies of water or dams;
(b) Property described in 5. Coverage Extensions, Golf Course Property;
(c) Areas as defined by your golf facility as being out of bounds; or
(d) Trees, shrubs, and plants.

The most we will pay for "loss" under this Golf Course Tee-to-Green Coverage Extension is the Limit of Insurance shown in the Schedule for that Location in any one occurrence.

B. Golf Course Property Coverage

For this endorsement only:

1. Any property listed in Paragraph B.2. below that is also listed in BUILDING AND PERSONAL PROPERTY COVERAGE FORM, SECTION A. COVERAGE, 2. Property Not Covered shall be considered as Covered Property.

2. BUILDING AND PERSONAL PROPERTY COVERAGE FORM, SECTION A. COVERAGE, 5. Coverage Extensions is amended to include the following:

Golf Course Property

(1) You may extend the insurance provided by this Coverage Part to apply to the following:

(a) Benches, ball washers, course markers and water coolers;
(b) Fences, nets and outdoor signs not attached to buildings;
(c) Paved walkways, paved golf cart paths, paved roads for maintenance equipment access, patios, retaining walls that are not a part of a building, bridges, pilings, piers, wharves or docks;
(d) Pipes, dams, and in-ground landscape sprinkler systems and related equipment that service the golf course;
(e) Lighting detection and alarm systems;
(f) Flags, cups and directional signals;
(g) Exterior light fixtures, poles and bells;
(h) Outdoor tennis courts and playground equipment;
(i) Outdoor pools and related equipment;
(j) Monuments; and
(k) Fountains;

while at a Location shown in the Schedule.

(2) Golf Course Property Coverage does not include driveways, roadways, or parking lots used for automobiles.

(3) BUILDING AND PERSONAL PROPERTY COVERAGE FORM, SECTION E. ADDITIONAL CONDITIONS, 1. Coinsurance does not apply to this Golf Course Property Coverage Extension.

The most we will pay for "loss" under this Golf Course Property Coverage Extension is the Limit of Insurance shown in the Schedule for that Location in any one occurrence.

C. Property Not Covered

For the purposes of this endorsement only, BUILDING AND PERSONAL PROPERTY COVERAGE FORM, SECTION A. COVERAGE, 2. Property Not Covered is amended to include the following:
Inflatable or Air Supported Structures

Inflatable or air supported structures such as, but not limited to, bubbles or domes, including related equipment.

D. Deductible

The following is added to BUILDING AND PERSONAL PROPERTY COVERAGE FORM, SECTION C. DEDUCTIBLE:

3. Windstorm or Hail Deductible

a. For the purposes of this endorsement only, your golf course property, as described in Section B. Golf Course Property Coverage, will be subject to the Windstorm or Hail deductible shown in the Schedule for the perils of windstorm or hail.

b. The Windstorm or Hail Deductible, as shown in the Schedule, applies to "loss" to Covered Property caused directly or indirectly by Windstorm or Hail, regardless of any other cause or event that contributes concurrently or in any sequence to the "loss". If "loss" from a Covered Cause of Loss other than Windstorm or Hail occurs, and that "loss" would not have occurred but for the occurrence of a Windstorm or Hail event, such "loss" shall be considered to be caused by Windstorm or Hail and therefore part of the Windstorm or Hail occurrence and subject to the Windstorm or Hail Deductible.

c. With respect to Covered Property described in Section B. Golf Course Property Coverage, no other deductible applies to Windstorm or Hail. The Windstorm or Hail Deductible applies whenever there is an occurrence of a Windstorm or Hail event.

We will not pay for "loss" in any one occurrence for coverage afforded under this endorsement until the amount of "loss" exceeds the Deductible amount shown in the Schedule. We will then pay the amount of "loss" in excess of the Deductible, up to the applicable Limit of Insurance. This Deductible replaces any other Deductible in the policy with respect to the coverages provided by this Coverage Part.

E. Loss Conditions

BUILDING AND PERSONAL PROPERTY COVERAGE FORM, SECTION D. LOSS CONDITIONS, 3. Duties in the Event of Loss or Damage, a. is amended to include the following:

Let us inspect the damaged property before you make any repairs or replacement.