PGA MEMBER AND ASSOCIATE LIABILITY POLICY
Plan Administered By:
National Casualty Insurance Co. through K&K Ins.

CERTIFICATES OF INSURANCE – SEND REQUESTS TO:
Form to be used when requesting a certificate of insurance: hold control
(ctrl) and click here

Certificates of Insurance: GGB.PGA@AIG.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 K&K either by fax, email or online:

Email: kk.claims@kandkinsurance.com
Online: http://www.kandkinsurance.com/Pages/Claims.aspx
Fax: 260-459-5910
Questions? Please call: 800-237-2917 Option #2

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:
KRO 70201-00 and XKO 70211-00 (“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:
No General Aggregate
$1,000,000 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

EFFECTIVE AND TERMINATION DATE
Coverage is in effect July 1, 2017. 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. 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
Erin Merline          Client Service Manager           864-239-2414
Teresa Baker          Client Service Manager           864-239-2425
Gallagher
15 S. Main St., Suite 900, Greenville, SC 29601

Form 107Rev-07/18