

## **Golf Club Questions**

Thank you for the submission on the above captioned. Can you advise:

- Has applicant had any insurance (personal or commercial) declined, cancelled or non-renewed in the last three years?
- Has applicant had any tax liens or bankruptcies (personal or commercial) within the last five years?
- If this is a new business, provide a description of the owner's prior experience managing or owning this type of business (they need a minimum of 2 years experience).
- If an existing business, provide loss history for the last three years (or fewer years if not in business for three years).

### **Operational Questions**

- Please provide a complete description of operation
- Premises: Is it built for occupancy?
- When was it built?
- Housekeeping: Are aisles/storage areas free of clutter, electrical cords routed away from doorways, hallways, and aisles?
- Does all groundskeeping equipment have proper guarding (mowers, etc.)?
- Does insured spray or apply fertilizers, pesticides or herbicides?
- Are groundskeeping staff properly trained in its application?
- Does applicant provide PPE (Gloves, boots, eyewear) to employees and mandate its use?
- Are slip proof mats or slip proof flooring provided in the kitchen?
- Is there proper guarding on kitchen equipment (slicers, mixers, etc.)?
- Any water exposures (swimming pools, lakes)?
- Are all lifeguards certified?
- Does applicant have equipment to move heavy or bulky items (hand trucks, dollies, etc.)
- Are first aid kits located throughout the premises?
- If the entity is a sole proprietor or a partnership are the owners looking to be covered under this policy?