

- Any risk where management has failed to maintain the property, equipment or protective safeguards.

Liability Characteristics:

- Any risk with inadequate life safety controls – evacuation / means of egress, emergency lighting inside and outside, firearms on premises;
- Playground exposures;
- Free weights in the exercise room;
- Security guard on premise (armed or unarmed);
- Bath tubs and showers without non-slip surfaces;
- All units must have deadbolt locks and peepholes;
- Pools with diving boards and slides;

Golf Course

Target semi-private and daily fee golf courses with property TIV's between \$250,000 and \$2,000,000.

Approved Risk Characteristics

- A minimum of 9 holes and par 27.
- Golf Equipment sales and rental, golf supply sales
- Golf Cart Rental and storage
- Snack Shop
- Restaurant and/or lounge
- Licensed herbicide and pesticide applicators.
- Very limited liquor and food services, but when they do exist, they will be properly protected and controlled.
- Courses will have and enforce lightning warning systems.

Ineligible Exposures and/or Operations:

- Vacant Properties, and/or undergoing renovations or under the course of construction
- Risks which have a daycare facility,
- Children-only swimming pools,
- Swimming pools with slides or diving boards
- Risks with any playground
- Risks with apartments or Dwellings for use by other than the Course Manager

Bowling Centers

Target independently owned and operated bowling center that is well managed, either new or recently renovated with a favorable financial condition with TIV's under \$3,000,000

Risk Characteristics

- Risks whose ownership and/or management have three years or more experience in the bowling center business.
- Risks with occasional "laser" or "cosmic"
- Bowling lanes that **do not** have a lacquer based lane finish
- Risks with regular closing times not later than 2:00 a.m