

Unique workers' compensation & payroll solution for country clubs

UPA



Target customers

- ▣ Private country clubs & golf courses
- ▣ Semi-private golf courses
- ▣ Resorts with golf courses
- ▣ Tennis clubs and city clubs

Coverage may not be available in all states. The description here is a summary only. It does not include all terms, conditions and exclusions of the policies and coverages described. Each application for insurance is evaluated on an individual basis.

Country clubs often incur frequent workers' compensation claims and historically these claims increase during difficult economic times. Country club owners also face the ever present risk that comes with operating course restaurants and clubhouses. Tee up savings and help improve your cash flow with UPA's unique payroll solution called UPAY-As-You-Go. With UPAY-As-You-Go, there are no surprises with premium since it is based on actual payroll. This frees up much needed resources for you to focus on country club operations.

Program highlights

- ▣ Workers' compensation solution
- ▣ **UPAYASYOUGO** innovative cash flow solution
- ▣ A-rated carriers with nationwide coverage
- ▣ Loss control tools
 - ▣ manuals
 - ▣ safety tips
 - ▣ checklists
- ▣ Claims handling with proven cost reduction results

Underwriting guidelines

- ▣ Multi locations / Multi states eligible
- ▣ Country clubs coming out of PEO are eligible
- ▣ We can entertain high experience mods

Submission requirements

- ▣ Completed ACORD application
- ▣ Currently valued loss information (3-5 years)
- ▣ Mod worksheet and large account supplemental for risks more than \$75,000 in annual premium

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