



ForeCast Coverage

Free Relief When Weather
Disrupts Your Season



TOKIO MARINE
HCC

tmhcc.com

ForeCast Coverage

Coverage Built Around your Course, your Season, and your Members.

Running a golf course means managing more than the course itself. Weather, tournaments, member expectations and special events can all create unexpected financial risk. Tokio Marine HCC - Specialty Group offers flexible insurance solutions designed specifically for the golf industry, helping courses protect revenue, manage weather risk and create more value for members.

Seasonal Weather Insurance

Weather can affect everything from course conditions and maintenance expenses to rounds played and member satisfaction. Our weather coverage can be structured around the conditions that matter most to your course.

Dry Season Protection

Dry conditions can drive up irrigation, water, reseeding and other maintenance costs. Weather coverage can provide a predetermined benefit when rainfall falls below an agreed threshold, helping your course manage unplanned expenses and protect its operating budget.

Coverage can be customized around total seasonal rainfall or the number of meaningful rainfall events, with thresholds, coverage dates and payout amounts structured around your course and season.

Example: Receive a predetermined benefit for every 0.10 inch of rainfall below your agreed minimum threshold, subject to policy terms and limits.

Wet Season Protection

Too much rain can mean fewer playable days, lost rounds and reduced revenue. Coverage can be structured around seasonal rainfall thresholds, rainy weekend days, key playing hours or other periods that matter most to your course.

For public and daily-fee courses, it's another tool to protect revenue when weather reduces play. Coverage can help offset the financial impact when rainfall exceeds an agreed threshold.

For private clubs, it's a way to deliver added value and differentiate your club. Coverage can be structured around membership fees and offered as an optional membership benefit, helping protect a member's investment when excessive rainfall impacts the season.

Event Weather

Weather risk doesn't have to span an entire season. Coverage can be designed around specific dates and activities, including tournaments, club fittings, weddings, stay-and-play packages, rentals and special events.

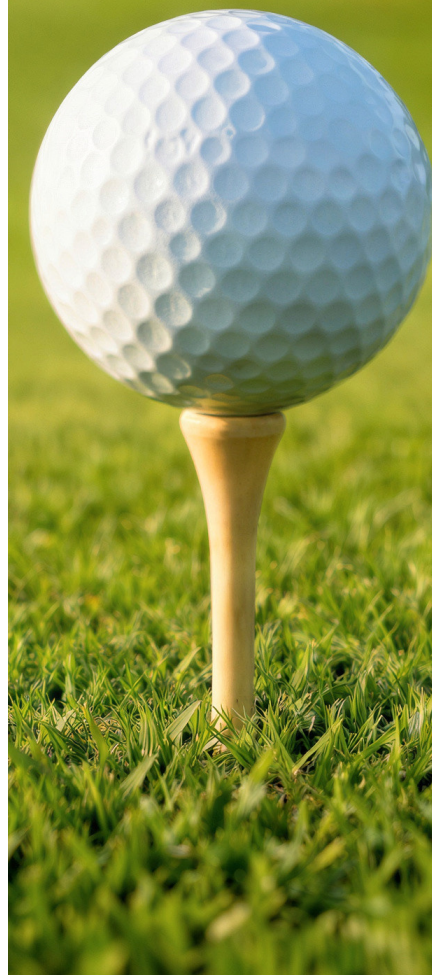
Select the weather conditions, dates and financial exposure that matter most, and build coverage around the event.

Golf Tournament Cancellation

Tournaments and outings require significant planning and financial commitments. Golf Tournament Cancellation coverage can help protect against covered losses when unforeseen circumstances disrupt an event.

Coverage can be tailored for tournaments, charity outings, corporate events and other scheduled golf activities.

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*Keeping Your
Business on
Course*
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About Specialty Group

Specialty Group, a member of Tokio Marine HCC, is the leading provider of specialized insurance products for the sports and entertainment industries. We provide an unmatched portfolio of products including, but not limited to, event cancellation, high limit disability, kidnap and ransom, weather, travel and event liability. We cover major sports and entertainment events, professional athletes and entertainers and other unique assets.

Why Tokio Marine HCC?

Tokio Marine HCC is a leading specialty insurance group underwriting more than 100 classes of specialty insurance in approximately 180 countries. Headquartered in Houston, Texas, the company is made up of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals. Tokio Marine HCC (TMHCC) is part of Tokio Marine Group, one of the world's leading insurance companies with a market cap of \$84 billion as of 6/30/26.

Tokio Marine HCC - Specialty Group

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A member of the Tokio Marine HCC group of companies

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