



Insurance and Financial Solutions for the Golf Industry

INSURANCE AND FINANCIAL SOLUTIONS YOU CAN TRUST

We have partnered with the nation's leading insurance and financial companies to offer the most specialized and competitive solutions in the golf industry.

With decades of real-life experience, we understand our customers and their unique needs. That's why we pride ourselves on providing personalized service and customized products that work for you.

OUR CUSTOMERS

- Golf courses and country clubs, including:
 - Public
 - Private
 - Semi-Private
- Daily Fee Courses
- Resorts
- City athletic clubs
- Golf management companies
- Tax-exempt municipalities

Toll free: **800.362.3363** | Email: info@vgmprograms.com
www.vgmprograms.com



OUR INSURANCE OFFERINGS

With exclusive products and partnerships with leading carriers, we deliver broader insurance solutions that can be tailored to your unique needs. We also offer specialized and optional coverage - and the flexibility to provide higher limits. Our coverages include:

- Property
- Casualty
- Umbrella
- Auto
- Difference in Conditions and Equipment
- Cyber Liability
- Directors and Officers/Employment Practices Liability
- Workers' Compensation
- Pollution and Storage Tank
- Accident and Health

FINANCIAL OFFERINGS FROM WELLS FARGO*

Partnering with one of the leading financial institutions allows us to provide the most competitive and flexible financial products in the industry. Wells Fargo solutions include:

- Loans
- Operating leases
- Capital leases
- Flexible payment options, including:
 - Seasonal payments
 - Payment deferrals
 - Cash-flow management payments
- Financing options for equipment, including:
 - Golf cars
 - Turf equipment

*All transactions are subject to credit approval by Wells Fargo. Some restrictions may apply. Wells Fargo is not affiliated with insurance products.



Contact our team today to get started!

Call us at 800.362.3363 or email info@vgmprograms.com