



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

CONTACT US TODAY!

www.vgmprograms.com | 800-362-3363 | info@vgmprograms.com



OUR INSURANCE OFFERINGS

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!

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The coverage features are provided solely for descriptive purposes, do not provide a complete description of coverages, and do not in any way alter the terms and conditions of the insurance policy. These coverage features may not be available to all policyholders and may not be available in all states or jurisdictions. Consult your insurance policy for specific coverage terms, conditions, limits, limitations and exclusions.