

KIB Insurance Brokers (S) Pte Ltd

Company Reg. No.: 198703762M

COVERAGE SUMMARY ON GOLFER'S INSURANCE

Section 1 – Liability to the Public (Third Party)

This section covers indemnity in respect of legal liability of the insured member for accidental injury to a third party, accidental damage to their property and claims of litigation against the Insured Member whilst and as a consequence of playing or practising golf at any golf course anywhere in the world (Excluding USA/Canada) subject to Singapore jurisdiction.

Limit of indemnity

S\$2,000,000* any one occurrence.

*Limit is reduced by 50% for members below 12 years old (Junior Members)

Exclusions

- a) death of or bodily injury to any person being a member of the insured's family or household or at the time of sustaining such injury engaged in and upon the service of the insured.
- b) loss of or damage to property belonging to or in the charge of or under the control of the Insured or any member of his family or household or in the charge of or under the control of any person in the service of the Insured by virtue of such service.
- c) the possession or use of any mechanically propelled vehicle except for buggies used on golf courses
- d) any agreement by the Insured to pay any sum by way of indemnity or otherwise unless such liability would have attached in the absence of such agreement.

Section 2 – Personal Accident

This Section covers the Insured Member for any accidental bodily injury (caused solely by violent accidental, external and visible means) suffered whilst on any golf course anywhere in the world (Excluding USA/Canada) for the purpose of playing golf.

Limit of indemnity

1. Death, total permanent disablement or permanent partial disablement: S\$30,000*
2. Medical Expenses: S\$1,000* any one accident.

*These limits are reduced by 50% for members between the age of 76 to 95 years old (Senior Members) and those below 12 years old (Junior Members)

Exclusions

- a) insanity, intemperance or the influence of intoxicants or drugs unless under medical supervision.
- b) pregnancy or childbirth.
- c) Intentional self-injury, suicide or attempted suicide (whether felonious or not), provoked assault, intoxication, intemperance, insanity, the use of drugs or wilful exposure to danger (except in an attempt to save human life).
- d) Motor-cycling (whether as driver or passenger).
- e) Any physical defect, infirmity or disease.

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Section 3 – Golfing Equipment

This section covers the Insured Member's loss or damage to his golfing equipment (eg. golf clubs, bags or caddy cars) by any accident during the course of actual play or practice at any golf clubs anywhere in the world (Excluding USA/Canada).

For golfing clubs, the insurer may make payment or at its option reinstate, repair or replace such broken clubs subject to an allowance for wear, tear and depreciation.

Limit of Liability

1. S\$2,500 any one loss
2. S\$30,000 any one period of insurance

Extended to cover loss or damage to buggies in the care and custody of the Insured Members (**applicable to members aged 18 and above**) subject to S\$6,000 any one loss & any period and excess of S\$500.

Exclusions

- a) loss or damage caused by or resulting from wear and tear or depreciation.
- b) loss of or damage directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- c) loss of or damage to golf balls unless contained in the golf bags at the time of loss.

Conditions to Note

1. For **loss or damage** of equipment and personal effects, it is compulsory for member to submit a **police report / incident report from the club** to support the claim.
2. For damage to or loss of golfing equipment, member has to substantiate claim amount by providing all of the following documents.
 - a) Original Purchase Invoice (if any) to substantiate amount indicated on the claim form. Please declare loss / misplacement of such invoice if one cannot produce such invoice.
 - b) Original Repair / Replacement Invoice to make good the damage or loss. This is a **compulsory** document to prove that amount has been incurred.
3. For the avoidance of doubt, policy does not cover loss or damage to golfing equipment arising from its falling off from the buggy unless occasioned by an accident / collision to the subject buggy.

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Section 4 – Personal Effects

This section covers the Insured Member's loss or damage to his personal effects by fire or theft or any attempt thereat while such property is contained in any golf club house or golf course anywhere in the world (Excluding USA/Canada).

Limit of Liability

S\$1,000 any one loss

Exclusions

The company shall not be liable in respect of loss of or damage to watches, jewellery, furs, trinkets, medals, coins, money, cheques, cheque cards, cash cards, credit cards, stamps, documents or securities of any kind.

Section 5 – Hole In One

In the event of the Insured Member holing a tee shot during the course of an organized game or tournament on any golf course anywhere in the world (Excluding USA/Canada), the insurer will indemnify the Insured Member for the cost of food and drinks.

Limit of Liability

S\$500 any one occurrence

The claim under this section has to be suitably substantiated by the Secretary of the Golf Club on which the event takes place.

All the above 5 Sections are subject to the full terms, conditions and exclusions of the Policy.