



GROUP COMPREHENSIVE GOLFERS' INSURANCE

Please be informed that the Group Comprehensive Golfers' Insurance is underwritten by Tokio Marine Insurance Group. The annual premium for Keppel Club member is \$31.07 (inclusive of GST) per person. If you wish to participate in this scheme, kindly complete the form below for Membership Department processing.

Thank you.

KEPPEL CLUB MANAGEMENT

NB: Details of the policy benefits are attached

Keppel Club
239 Sime Road
Singapore 289685

Dear Sir/Madam

GROUP COMPREHENSIVE GOLFERS' INSURANCE

Please enroll the following member and/or family member(s) for the above policy and debit my account with the premium which is \$31.07 payable annually per person.

MEMBER NAME: _____

MEMBERSHIP NO : _____ **CONTACT NO :** _____

MAILING ADDRESS : _____

MEMBERSHIP NO	FULL NAME	NRIC/PASSPORT NO	NATIONALITY	CONTACT NO

SIGNATURE

DATE

KIB Insurance Brokers (S) Pte Ltd

Company Reg. No.: 198703762M

Golfers Insurance coverage summary applicable to The Keppel Club's Golfing Members

(Insurer: Tokio Marine Insurance Singapore Ltd)
(Age Limit: 6 years old and above)

Section 1 – Liability to the Public (Third Party)

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

Limit of indemnity

S\$2,000,000 any one accident

*For junior golfing members Age 6 to 12 years old

Limit of indemnity: S\$1,000,000 any one accident

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 or driving range anywhere in the world (Excluding USA/Canada) for the purpose of playing golf or practicing golf.

Limit of indemnity

Death & Total Permanent Disablement: S\$100,000

*For junior golfing members Age 6 to 12 years old

Limit of indemnity: Death & Total Permanent Disablement: S\$15,000

*For senior golfing members Age 70 years old to 95 years old

Limit of indemnity: Death & Total Permanent Disablement: S\$50,000

Section 3 – Medical Expenses

This Section covers the Insured Member whilst on any golf course or driving range for the purpose of playing golf or practicing golf and sustain bodily injury caused solely by accidental, violent external and visible means, which injury shall solely and independently of any other cause, requiring treatment by a Registered Medical Practitioner.

Limit of indemnity

Medical Expenses per person: S\$1,000

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Section 4 – Golfing Equipment

This section covers the Insured Member's loss or damage to his golfing equipment (eg. golf clubs, bags or buggy) by any accident during playing golf or practising golf at any golf course or driving range (including the buggy station) anywhere in the world (Excluding USA/Canada).

The insurer may make payment or at its option repair reinstatement or replacement subject to the limit of liability not exceeding the sub limit as stated.

Limit of Liability

1. Complete Set of Club: S\$3,000
2. Bag: S\$250
3. Golfing Equipment & Accessories: S\$1,000

Maximum Any One club: S\$250
Maximum Any One Driver: S\$400

Excess: S\$150 each and every claim

Total sum payable for each member: S\$6,000

*Extended to cover loss or damage to buggies in the care, custody and control of the Insured Members age 18 and above. Subjected to limit of S\$6,000 any one period and excess of S\$500 each and every claim.

Main Exclusions

- a) Loss or damage caused by or resulting from wear and tear or gradual deterioration
- b) Loss of or damage to golf balls

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 to substantiate amount indicated on the claim form
 - b) Original Repair / Replacement Invoice to make good the damage or loss

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Section 5 – Personal Effects

This section covers loss or damage to personal effects belonging to the Insured Member while such property is contained in any golf club premises (Including transit to and from golf course/club) anywhere in the world (Excluding USA/Canada).

Limit of Liability

S\$1,000 any one loss and excess of S\$150 each and every claim

Main Exclusions

- a) Loss of or damage arising from wear, tear or gradual deterioration
- b) Property insured under Section 4
- c) Loss of or damage to watches, jewellery, notebooks, portable radio, trinkets, medals, coins, articles of gold, silver, precious stone, furs, cameras, money, securities, stamps, personal identification document.

Section 6 – Hole In One

The insurer will indemnify the Insured Member for the cost of hospitality in the event of the Insured Member 'holing out in one' or 'albatross' at any recognised golf course.

Limit of Liability

S\$750 during the period of insurance for each member

This is only a summary and all the above 6 Sections are subject to the full terms, conditions and exclusions of the Policy.
