



GOLFGUARD

NEW GROUP SCHEME OPTIONS FOR 2012



GOLFER AWARDED £397,000 IN DAMAGES

A Manchester golfer who lost an eye during a round of golf has been awarded £397,000 in damages. The visiting golfer who was playing at Niddry Castle Golf Club said that he ducked and put his hand up when he heard the cry Fore! Unfortunately this action did not stop the ball striking him in the eye. The Court awarded damages of £397,000 with the judge deciding that the golfer who struck the ball was 70% liable and the Club was 30% liable for not providing adequate signage.

It is important that golfers and Golf Clubs are aware of this latest court ruling as we live in an increasingly litigious society. Golf is a dangerous sport and every golfer irrespective of standard needs to be insured in the event that they miss hit a golf shot.

Golfguard has been arranging golf insurance for over 25 years is now offering Golf Clubs the opportunity to arrange low cost insurance cover for all their golfers. The Options now available to Golf Clubs are listed below and you will note that due to demand from Golf Clubs, a fourth has been introduced for 2012 to include numerous benefits plus cover for Members' golf equipment. All for just £20 for 12 months cover.

COVER CAN BE ARRANGED VERY SIMPLY AT A VERY LOW PREMIUM

OPTION ONE

MEMBERS WORLDWIDE
PERSONAL LIABILITY / PERSONAL ACCIDENT INSURANCE

Annual Premium from only £2.00 per Member

OPTION TWO

MEMBERS WORLDWIDE
PERSONAL LIABILITY INSURANCE

Annual Premium £1.00 per Member

OPTION THREE

GREEN FEE PLAYERS / VISITORS
PERSONAL LIABILITY INSURANCE

Premium from only 10p per round

OPTION FOUR

MEMBERS COMPREHENSIVE WORLDWIDE GOLF INSURANCE

Annual Premium from only £20* (Minimum 10 Members)

*This Option provides numerous benefits including cover for golf equipment valued up to £1,000. Quotations for higher sums insured are available on request

Further details of the benefits and premiums relating to the above Options can be found overleaf.

A copy of the full terms and conditions relating to each Option is available on request.

Golfguard Ltd is Authorised and Regulated by the Financial Services Authority Firm Reference No. 310410
Golfguard Ltd is registered in England and Wales. Registered Number 2452429

APPLICATION FORM

TO ARRANGE COVER, SIMPLY COMPLETE AND RETURN THIS FORM TO THE ADDRESS SHOWN BELOW

NAME: _____

POSITION: _____

CLUB: _____

ADDRESS: _____

POSTCODE: _____

TEL NO: _____

SIGNATURE: _____

DATE: _____

GOLFGUARD LTD

Correspondence Address

P.O. Box 270, East Grinstead, West Sussex, RH19 3WP

Tel No: 0800 581801 or 01342 318368

email: info@golfguard.com website: www.golfguard.com

PLEASE SELECT COVER REQUIRED

OPTION ONE

OPTION TWO

OPTION THREE

OPTION FOUR

Number of members:

Approximate number of green fee players per annum:

Date cover required to start:

Have any Personal Liability Claims been made against the Club or any of your golfers or has any relevant incident occurred at the Club in the last 3 years whether a Claim has been made or not?

Yes No If YES please provide details on a separate sheet

On receipt of a satisfactory Application Form, we will confirm the premium and provide full terms and conditions of the Option(s) selected. Payment of the premium in respect of Options One, Two and Four to be made within 30 days of commencement of cover together with a list of the names of the members for whom the insurance is required.

GROUP COVER SUMMARY OF OPTIONS

Listed below is a brief summary of the benefits provided under each Option. If you would like to receive a copy of the full terms and conditions of the Insurance relating to any of the Options. Please telephone Golfguard Ltd on 0800 581801

OPTION ONE

MEMBERS WORLDWIDE PERSONAL LIABILITY/PERSONAL ACCIDENT INSURANCE

SUMMARY OF COVER PROVIDED FOR INSURED MEMBERS WHILST THEY ARE PLAYING GOLF AT ANY GOLF CLUB IN THE UK AND UP TO 120 DAYS ABROAD

- **LIABILITY** 1) **Unlimited** in respect of any one occurrence for bodily injury in respect of UK Road Traffic Act Liability arising out of the use of golf buggies whilst playing golf on a recognised golf course.
2) Up to **£5,000,000** in respect of legal liability for bodily injury they cause to a third party or damage they cause to third party property while they are playing golf.
- **ACCIDENTAL DAMAGE** Irrespective of legal liability insurers will pay up to **£10,000** to make good damage to third party property.
 - **PERSONAL ACCIDENT** – Up to **£15,000** in respect of Death, Loss of Limb(s) or Eye(s) or Permanent Total Disablement.
 - **CLUB SUBSCRIPTION REIMBURSEMENT** Up to **£1,000** following an accident whilst playing golf resulting in the insured being unable to play golf for more than 60 consecutive days.
 - **HOLE IN ONE** – Reimbursement of bar bill incurred on day of achievement during an official club competition up to **£75.00**.

If you have over 500 Members the Annual Premium is:
Between 200 and 500 **£2.00 per Member**
Between 100 and 200 **£2.50 per Member**
£3.00 per Member

If your Club has less than 100 Members, or you are interested in arranging cover for a Section of your Club, please ring for a quotation.

OPTION TWO

MEMBERS WORLDWIDE PERSONAL LIABILITY INSURANCE

If your Club's main concern is that your Members are insured should they injure another person whilst playing golf, you can arrange cover for your Members under Option Two at an annual premium of only £1 per Member. The cover provided under this Option is as follows:

SUMMARY OF COVER PROVIDED FOR INSURED MEMBERS WHILST THEY ARE PLAYING GOLF AT ANY GOLF CLUB IN THE UK AND UP TO 120 DAYS ABROAD

- **LIABILITY** 1) **Unlimited** in respect of any one occurrence for bodily injury in respect of UK Road Traffic Act Liability arising out of the use of golf buggies whilst playing golf on a recognised golf course.
2) Up to **£5,000,000** in respect of legal liability for bodily injury they cause to a third party.

ANNUAL PREMIUM £1.00 per Member
(Minimum 100 Members)

OPTION THREE

GREEN FEE PLAYERS/VISITORS INSURANCE FROM ONLY 10p PER ROUND

This Option offers your Club the opportunity to arrange Personal Liability Cover for all your green fee players in a group scheme at a low cost, depending on the number of green fee players. Quite simply, the more green fee players you have, the less your Club pays!

SUMMARY OF COVER PROVIDED FOR INSURED GREEN FEE PLAYERS/VISITORS WHILST PLAYING GOLF AT YOUR CLUB

- **LIABILITY** 1) **Unlimited** in respect of any one occurrence for bodily injury in respect of UK Road Traffic Act Liability arising out of the use of golf buggies whilst playing golf at your Golf Club.
2) Up to **£5,000,000** in respect of legal liability for bodily injury they cause to a third party or damage they cause to third party property whilst they are playing golf at your Club.
- **ACCIDENTAL DAMAGE** Irrespective of legal liability insurers will pay up to **£10,000** to make good damage to third party property.

The premium is dependent on the number of green fee players/visitors at your Club during the previous 12 month period as follows:

If your Club has more than 5,000 green fee players/visitors the premium would be 10p per round

If your Club has less than 5,000 green fee players/visitors the premium would be 25p per round

Premium is payable to Golfguard Ltd quarterly in arrears on a simple declaration basis. Individual names are not required.

OPTION FOUR

MEMBERS WORLDWIDE GOLF INSURANCE

ANNUAL PREMIUM £20.00 Per Member (minimum of 10 Members)

A brief summary of the benefits provided for an insured member is as follows:

SUMMARY OF COVER PROVIDED FOR INSURED GREEN FEE PLAYERS WHILST PLAYING GOLF AT YOUR CLUB

Personal Liability to **£5,000,000** in respect of **legal liability** for:
a) Death or injury to a third party while using golf equipment or a hired golf buggy whilst playing golf
b) Damage to third party property
c) Non-Negligence Cover in respect of third party property damage, Irrespective of legal liability, to **£5,000**
Personal Accident Cover to **£50,000** (Juniors **£4,000**)
Golf Equipment up to **£1,000*** (replaced on New for Old basis)
*(A quotation for a higher sum insured is available on request)

Club Subscription Reimbursement to **£1,500**
Emergency Hospital Treatment to **£700**
Emergency Dental Treatment to **£300**
Hire of Golf Equipment to **£250**
Loss of Golfing Trophies to **£1,000**
Personal Effects from the Clubhouse to **£500**
Tournament Entry Fees to **£250**
Hole in One- Reimbursement of bar bill to **£100**
Full terms and conditions available on request.