

GOLFGUARD GROUP LIABILITY COVER FOR GOLF CLUBS

LOW COST GROUP PERSONAL LIABILITY INSURANCE COVER OPTIONS

OPTION ONE - MEMBERS WORLDWIDE PERSONAL LIABILITY/PERSONAL ACCIDENT INSURANCE ANNUAL PREMIUM FROM ONLY £2.00 PER MEMBER

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

PERSONAL 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 a golf buggy hired from the Club 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.

EMERGENCY DENTAL TREATMENT – Reimbursement of emergency dental treatment costs resulting from an accident whilst playing golf up to **£300**

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 your Club has over 500 Members the Annual Premium would be: **£2.00 per Member**

Between 100 and 199 £3.00 per Member

Between 200 and 499 £2.50 per Member

Between 30 and 99 £4.00 per Member

If your Club is interested in arranging cover for a Section of your Club or for the Members of a Society, please ring us for a quotation.

OPTION TWO - MEMBERS WORLDWIDE PERSONAL LIABILITY INSURANCE - ANNUAL PREMIUM £1.15 PER MEMBER

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 £1.15 per Member.

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

PERSONAL 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 a golf buggy hired from the Club 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 £1.15 per Member (Minimum 100 Members)

OPTION THREE -VISITORS PERSONAL LIABILITY INSURANCE FROM ONLY 10p PER ROUND

This Option offers your Club the opportunity to arrange Personal Liability Cover for all your visitors in a group scheme at a low cost

SUMMARY OF BENEFITS

PERSONAL 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 a golf buggy hired from the Club whilst playing on your 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 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 visitors/ that played at your Club during the previous 12 month period as follows:

If your Club had more than 5,000 visitors the premium would be: 10p per round

If your Club had less than 5,000 visitors the premium would be : 25p per round

Premium is payable to Golfguard Ltd either as an upfront payment or quarterly in arrears on a simple declaration basis

ALL PREMIUMS QUOTED ABOVE INCLUDE INSURANCE PREMIUM TAX AND ARE SUBJECT TO RECEIPT OF SATISFACTORY CLAIMS HISTORY DETAILS BEING PROVIDED BY THE CLUB . THE ABOVE TERMS APPLY TO 30/05/2018.