



GOLFGUARD

LOW COST INSURANCE COVER



Golfguard has been arranging golf insurance for over 25 years and as well as insuring many thousands of individual golfers, arranges low cost group cover for hundreds of Golf Clubs throughout the country.

Our new **FULL COVER OPTION** offers Golf Clubs the opportunity to arrange 12 months fully comprehensive worldwide insurance cover for their Members at the incredibly low cost of only **£17.50**.

In addition to insuring a Member's golf equipment, cover is included in respect of Personal Liability, Personal Accident, Hole in One plus many other benefits. The cover is worldwide and is available to Members aged between 7 and 89 years of age. Many Clubs have selected to include the cost of this insurance within their overall club subscription and in doing so have made a considerable saving for their Members!

Aside from this **FULL COVER OPTION**, we continue to provide Worldwide Personal Liability plus Personal Accident and Hole in One Cover from only £2 per Member under our Option One. We also arrange Worldwide Personal Liability Cover for just £1 per member as detailed in Option Two. Additionally your guests and green fee players can be covered from just 10p per round under Option Three. A benefits summary for all the Options available to your Club is listed overleaf.

FULL COVER OPTION

MEMBERS COMPREHENSIVE WORLDWIDE GOLF INSURANCE

Annual Premium only £17.50 per Member (Minimum 10 Members)

This Option provides numerous benefits, as shown overleaf, including cover for golf equipment valued up to £1,000. A higher sum insured is available at £5 per additional £500 per Member

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

Golfguard Ltd is Authorised and Regulated by the Financial Conduct 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: _____ DATE: _____

SIGNATURE: _____

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 OPTION(S) REQUIRED

- **FULL WORLDWIDE GOLF INSURANCE COVER @ £17.50 per Member**
- **MEMBERS PERSONAL LIABILITY COVER:** OPTION ONE OPTION TWO
- **GREEN FEE PLAYERS/VISITORS/GUESTS PL COVER:** OPTION THREE

Number of members: _____

If Option 3 is selected, approximate number of green fee players/guests per annum: _____

Date cover is 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

Has the Golf Club previously been declined insurance? Yes No

If YES to either of the above please provide brief 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 arrange group cover simply complete and return the completed Application Form.
Please note that these Options provide group cover, individual documentation is not issued. To receive a copy of the full terms and conditions in respect of any of the Options or if you have any question, please contact Golfguard Ltd on 0800 581801.

FULL COVER OPTION

MEMBERS COMPREHENSIVE WORLDWIDE GOLF INSURANCE

ANNUAL PREMIUM ONLY £17.50 PER MEMBER (minimum of 10 Members)

A brief summary of the benefits provided as a group scheme, for insured members, is as follows:

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 higher sum insured is available at £5 per additional £500**

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 (in an official competition)- Reimbursement of bar bill to **£100**
The full terms and conditions available on request.

GROUP LIABILITY COVER

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

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 hired 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.

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 you have over 500 Members the Annual Premium is: **£2.00 per Member**

Between 200 and 500 **£2.50 per Member**

Between 100 and 200 **£3.00 per Member**

Between 30 and 100 **£4.00 per Member**

If your Club has less than 30 Members, or you are interested in arranging cover for a Section of your Club, please ring us 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.

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

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 hired 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 PERSONAL LIABILITY COVER FROM ONLY 10p PER ROUND

This Option offers your Club the opportunity to arrange Personal Liability Cover for all your green fee players/guests in a group scheme at a low cost.

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 hired 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 unless otherwise agreed.