



GolfGuard Ltd

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TYPE	Option One - Members: Personal Liability/Personal Accident Insurance Cover																								
PERIOD OF COVER	12 months from 1st May 2015																								
INSURED	Playing Members of: Sweetwoods Golf Club																								
FORM	Wording as Agreed by Catlin Insurance Co. Ltd and certain leading underwriters at Lloyd's																								
COVER/LIMITS	<p>The following is a Summary of the cover that is provided for an insured Member, who must be an amateur golfer and a UK resident, aged between 7 and 89, while playing golf.</p> <p>Option One – Provides cover for Members under Sections 1 A)i), Aii), B), C, Sections 2), 3) and 4)</p> <p>SECTION 1) – PERSONAL LIABILITY COVER in respect of:</p> <table> <tr> <td>A) i) Legal liability due to third party bodily injury in respect of UK Road Traffic Act liability arising out of the use of golf buggies</td> <td></td> <td>UNLIMITED</td> </tr> <tr> <td>ii) Legal liability due to third party bodily injury</td> <td></td> <td>Up to: £5,000,000</td> </tr> <tr> <td>B) Legal liability due to third party property damage</td> <td></td> <td>Up to: £5,000,000</td> </tr> <tr> <td>C) Accidental Damage irrespective of legal liability</td> <td></td> <td></td> </tr> <tr> <td>In respect of third party property</td> <td></td> <td>Up to: £10,000</td> </tr> </table> <p>SECTION 2) – PERSONAL ACCIDENT COVER in respect of</p> <table> <tr> <td>DEATH</td> <td>(Juniors £4,000)</td> <td>£15,000</td> </tr> <tr> <td>LOSS OF LIMB(S) OR SIGHT</td> <td>Up to: “</td> <td>£15,000</td> </tr> <tr> <td>PERMANENT TOTAL DISABLEMENT</td> <td>Up to: “</td> <td>£15,000</td> </tr> </table> <p>SECTION 3) - CLUB SUBSCRIPTION REIMBURSEMENT in the event of an accident whilst playing golf Up to: £1,000</p> <p>SECTION 4) – EMERGENCY DENTAL TREATMENT Reimbursement of the cost of any emergency dental treatment required as a result of injury to the Insured's teeth caused by a direct external blow whilst playing golf Up to: £300</p> <p>4) HOLE IN ONE (Must be achieved in an official Club Competition – Medal or Stableford) Reimbursement of Bar Costs incurred on the day of the achievement Up to: £75</p>	A) i) Legal liability due to third party bodily injury in respect of UK Road Traffic Act liability arising out of the use of golf buggies		UNLIMITED	ii) Legal liability due to third party bodily injury		Up to: £5,000,000	B) Legal liability due to third party property damage		Up to: £5,000,000	C) Accidental Damage irrespective of legal liability			In respect of third party property		Up to: £10,000	DEATH	(Juniors £4,000)	£15,000	LOSS OF LIMB(S) OR SIGHT	Up to: “	£15,000	PERMANENT TOTAL DISABLEMENT	Up to: “	£15,000
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TERRITORIAL LIMITS	<p>Cover under Option One is provided for a period of 12 months, as detailed in the policy wording, with effect from 1st May 2015 for Insured Members whilst playing golf at Sweetwoods Golf Club and also whilst playing at any recognised Golf Club in the United Kingdom.</p> <p>Worldwide Extension - Cover is extended to include (with the exception of 1a) while an insured Member is playing golf abroad for up to 120 days in the period of insurance.</p>																								
PREMIUM	<p>Option One – Members Personal Liability/Personal Accident Cover*</p> <p>The Annual Premium to provide cover under Option One for Insured Members is:</p> <p>£2.50 per Member_ (This premium includes Insurance Premium Tax @ 6%)</p>																								

The above gives a brief summary of the benefits provided for playing Members of Sweetwoods Golf Club for a 12 month period with effect from 1st May 2015. The full terms and conditions of the Insurance are attached or are available from the Club Office. A £5 discount is available if Members wish to upgrade the insurance direct with GolfGuard to include cover for their golf equipment on 0800 581801.