

PLEASE FIND BELOW BRIEF DETAILS OF OUR GOLFGUARD

## **LOW COST PERSONAL LIABILITY/PERSONAL ACCIDENT COVER**

AVAILABLE TO INSURE YOUR MEMBERS AGED BETWEEN 7 AND 89

WHILE PLAYING GOLF INCLUDING WHILE USING A BUGGY

THE FOLLOWING OPTIONS ARE AVAILABLE TO YOUR CLUB

### **OPTION ONE**

#### **MEMBERS WORLDWIDE PERSONAL LIABILITY/PERSONAL ACCIDENT INSURANCE**

**SUMMARY OF BENEFITS PROVIDED FOR ALL MEMBERS WHILST THEY ARE PRACTISING OR 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

2) **Up to £10,000,000** in respect of legal liability for bodily injury caused to a third party or damage they cause to third party property

**ACCIDENTAL DAMAGE** Irrespective of legal liability up to **£20,000** to make good damage to third party property.

**PERSONAL ACCIDENT £15,000** in respect of Death, Loss of Limb(s) or Eye(s) or Permanent Total Disablement if an accident occurs while playing golf or spectating at a recognised golf event.

**EMERGENCY DENTAL TREATMENT** – Reimbursement of emergency dental treatment costs resulting from an accident 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 medal or stableford club competition up to **£75.00**

**ANNUAL PREMIUM : £1.75 per Member if your Club has 1,000+ Members (including your Junior Members)**

**Between 500 and 999 £2.10 per Member      Between 200 and 499 £2.60 per Member**

**Between 100 and 199 £3.10 per Member      Between 30 and 99 £4.20 per Member**

### **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 or practising golf, you can arrange cover for all your Members under Option Two at an annual premium of only £1.20 per playing Member.

**SUMMARY OF BENEFITS PROVIDED FOR INSURED MEMBERS WHILST THEY ARE PRACTISING OR 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

2) **Up to £10,000,000** in respect of legal liability for bodily injury caused to a third party

3) Irrespective of legal liability up to **£5,000** in respect of third party property damage with a £250 excess each and every claim.

**ANNUAL PREMIUM £1.20 per playing Member (including your junior members) (Minimum 100 Members)**

### **OPTION THREE**

#### **VISITORS PERSONAL LIABILITY INSURANCE FROM ONLY 8p 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) **£10,000,000** in respect of legal liability for bodily injury they cause to a third party or damage they cause to third party property while playing at your Club.

**ACCIDENTAL DAMAGE** Irrespective of legal liability insurers to **£20,000** 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 has more than 10,000 visitors the premium would be: 8p per round**

**Between 5,000 and 9,999 : 11p per round or if your club has less than 5,000 visitors : 21p per round**

### **OPTION FOUR**

#### **GOLFGUARD GROUP FULL GOLF INSURANCE PACKAGE**

**FROM JUST £19.50 PER MEMBER (Minimum 100 Members)**

This Option provides a highly competitive group golf insurance package including **£2,000** of cover for your Members' golf equipment

TO FIND OUR MORE OR TO RECEIVE A QUOTATION FOR YOUR CLUB PLEASE PHONE

GOLFGUARD LTD ON 0800 581801