

GOLFER'S COVERAGE SUMMARY
01 APRIL 2016 TO 31 MARCH 2017
PREMIUM: S\$25.00 + GST (MEMBER/SPOUSE/JUNIOR GOLFER ON
AND ABOVE 14 YEARS OLD). PREMIUM: S\$12.00 + GST
(JUNIOR GOLFER LESS THAN 14 YEARS OLD)

<u>Item</u>	<u>Description</u>	<u>Sum Insured</u>
1.	<u>Liability to the Public</u> Limit of Liability: Any One Occurrence Any One Period of Insurance	S\$2,000,000 Unlimited
2.	<u>Personal Accident</u> Personal Accident for members whilst playing golf resulting in:- (a) Death (b) Total & permanent loss of all sight in both eyes (c) Total loss by physical severance of both hands or both feet or of one hand and one foot (d) Total loss by physical severance of one hand or one foot together with the total and permanent loss of all sight in one eye (e) Total and permanent loss of all sight in one eye (f) Total loss of physical severance of one hand or one foot (g) Medical expenses (any one loss) for accidental bodily injury	S\$100,000 S\$100,000 S\$100,000 S\$ 50,000 S\$ 50,000 S\$ 50,000 S\$ 1,000
Junior Golfers are entitled to 50% of Section 2 - Personal Accident Benefits of this Policy.		
3.	<u>Golfing Equipment</u> Loss of or damage to golfing equipment whilst at any golf course or driving range as follows:- (a) Complete set of clubs (b) Golf bag (c) Maximum any one club (d) Maximum any one driver (e) Golfing equipment & accessories	S\$ 3,000 S\$ 250 S\$ 250 S\$ 400 S\$ 1,000
Total Sum payable to any one member shall not exceed S\$4,000 in the aggregate		
Excess: S\$100 each and every loss		
4.	<u>Personal Effects</u> Loss of or damage to personal effects belonging to Members whilst at any golf course or driving range (any one loss) Total Sum payable to any one member shall not exceed S\$3,000 in the aggregate	S\$ 1,500
Excess: S\$100 each and every loss		
(excluding watches, jewellery, trinkets field and other glasses, camera, portable radio sets, money, securities stamps and motor vehicles and accessories)		
5.	<u>Indemnity for a Hole in One</u> Hole-in-One expenses (Any one event) In event of holing a tee shot, the celebration shall be allowed up to 2 occasions, within 30 days at NSRCC club or at other golf clubs, from the date of achieving a hole-in-one. (Please note: Celebrations should only be held in Golf Clubs)	S\$ 500

6. **Damage to Buggy (Not Applicable for Junior Golfers less than 14 years old)** S\$ 2,000
- Extended to cover accidental loss of or damage to NSRCC's/KSGC's buggies whilst being used by members at the NSRCC's/KSGC's golf course or at driving range. Cover is extended to Junior Golfers who are 14 years old and above and with a minimum height of 1.4 metres. Junior Golfer must have the written consent of their parent before the Junior Golfer is allowed to drive or use the buggies on the golf course.
- Total sum payable to any one member shall not exceed S\$2,000 in the aggregate. Excess: S\$200 each & every claim.

Cover for Adult Golfers

- a) Must pass proficiency test and must have a Handicap.

APPLICABLE TO JUNIOR GOLFERS

Memo A - Cover for Junior Golfers

It is hereby noted and agreed that this Policy is extended to cover junior golfers from age 5 to 13 years old, subject to:

- a) S\$12.00 plus GST per junior golfer
- b) Must pass proficiency test and must have a Handicap and accompanied by a qualified adult
- c) The benefits given to these groups of junior golfers are 50% of the Section 2 - Personal Accident
- d) Extension on Damage to Buggies does not apply to junior golfers

Memo B - Proficiency Test

It is hereby warranted that junior members must pass the proficiency test before they are allowed to play or practising golf on any golf course within the Republic of Singapore.

IMPORTANT NOTES

- 1. **GEOGRAPHICAL LIMITS**
Worldwide excluding USA and Canada (subject to Singapore Jurisdiction)
- 2. **CONVEYANCE LIMIT**
The maximum liability in respect of any one conveyance, anyone aircraft or vessel shall be limited to S\$3,000,000.
- 3. **AGE LIMIT**
In respect of Section 2 (Personal Accident), the age limit for member is between 5 years old to 70 years old (both inclusive). The benefits payable under this Section shall be reduced to 50% of the limits shown in the schedule for member who is aged below 14 years old.
- 4. **MAIN EXCLUSIONS**
 - Asbestos
 - Political Risks
 - War & Terrorism
 - Exclusion of Rights under the Contracts (Rights of Third Parties) Act
 - Cyber Primary
 - Cyber Liability
 - Institute Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Clause

This summary is not a policy document and is only an outline of the coverage. The terms and conditions and limitations of the Insurer's policy shall prevail at all times.