

**BEGINNER GOLFER'S COVERAGE  
SUMMARY  
01 JAN 2017 TO 31 DEC 2017  
PREMIUM: S\$20.00 + GST  
AGE LIMIT : 5 TO 70 YEARS OLD  
FOR BEGINNERS WHO HAVE NOT PASSED  
PROFICIENCY TEST AND DO NOT HAVE A HANDICAP**

<b><u>Item</u></b>	<b><u>Description</u></b>	<b><u>Sum Insured</u></b>
1.	<b><u>Liability to the Public</u></b> Limit of Liability: Any One Occurrence Any One Period of Insurance	S\$500,000 Unlimited
2.	<b><u>Personal Accident</u></b> 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\$50,000 S\$50,000 S\$50,000 S\$25,000 S\$25,000 S\$25,000 S\$ 250
3.	<b><u>Golfing Equipment</u></b> 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  Total Sum payable to any one member shall not exceed S\$1,000 in the aggregate  Excess: S\$100 each and every loss	S\$ 1,000 S\$ 100 S\$ 100 S\$ 200 S\$ 250
4.	<b><u>Personal Effects</u></b> 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\$1,000 in the aggregate  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)	S\$ 1,000
5.	<b><u>Indemnity for a Hole in One</u></b>	N.A.

6. **Damage to Buggy (Not Applicable for Beginner Golfers less than 14 years old)**

S\$ 1,000

Extended to cover accidental loss of or damage to NSRCC's/KSGC's buggies whilst being used by Beginner Golfers at the NSRCC's/KSGC's golf course or at driving range. Cover is extended to Beginner Golfers who are 14 years old and above and with a minimum height of 1.4 metres. Beginner Golfers must have the written consent of their parent before the Beginner Golfer is allowed to drive or use the buggies on the golf course.

Total sum payable to any one Beginner Golfer shall not exceed S\$1,000 in the aggregate. Excess: S\$200 each & every claim.

**IMPORTANT NOTES**

**1. GEOGRAPHICAL LIMITS**

Anywhere in Singapore only. (subject to Singapore Jurisdiction)

**2. 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.