

Things I need to know when completing The Beginner Golfer's Insurance Claim Form and submission

1) Do I have to reply to every question raised in the claim form?

Yes. However, for question which is not relevant, please indicate "N/A". For question which you do not have an answer, please indicate "TBA" (ie. To Be Advised). If the answer is "TBA", you need to provide an answer when the same is available so that insurer can process your claim.

2) What is the maximum amount of indemnity for loss/damage to golfing equipment?

- Complete Set of clubs S\$3,000.00
- Golf bag S\$250.00
- maximum any one club(including putter) S\$250.00
- maximum any one driver S\$400.00
- Golfing equipment and accessories S\$1,000.00

The total sum payable to any one insured member shall not exceed S\$4,000.00 in the aggregate

3) How much do I need to bear as policy excess?

S\$100.00. If your loss after application of depreciation falls below this amount, your insurer cannot be involved. For example, if you lost one club which was purchased for S\$120.00 one year ago, after applying 20% depreciation (ie S\$24.00), your net loss of S\$96.00 is not claimable because it falls below the policy excess of S\$100.00.

4) How do insurer apply depreciation to my golfing equipment?

Generally, insurer will deduct 20% depreciation per year from the date of purchase of the damaged/lost golfing equipment. However, if such equipment is more than 5 years old, insurer will generally consider payment of a nominal sum based on residual value of the equipment.

5) Do I need to make police report if I lost my golfing equipment?

Yes, immediately at the place of loss. However, if the loss is outside Singapore, and there is a valid reason for not reporting to the police immediately, to make a police report immediately upon return to Singapore.

6) Is there a time frame for me to celebrate hole in one achievement?

Within 30 days and celebrations can be held in Golf Clubs or any other Restaurants in Singapore from the date of achieving a hole in one. The celebration shall be allowed up to 2 occasions subject to an aggregate sum of S\$500.00.

7) What claim documents do I need to submit to Insurer?

For loss/damage of golfing equipment/buggy:-

- Scan copy of Original Claim Form duly completed
- Scan or digital copy of Original Purchase Receipt
- Scan or digital copy of Original Replacement Quotation/Receipt/Invoice
- Scan or digital copy of Original Repair bill
- Scan or digital copy of Photographs showing the damage
- Scan or digital copy of Police report

For personal accident claim:-

- Scan or digital copy of Original medical bills / receipts
- Scan or digital copy of Medical report
- Scan or digital copy of Police report, if applicable
- Scan or digital copy of Death certificate and Letters of Administration, if applicable

8) How soon should I submit the claims documents to Insurer?

You should submit all available documents within one calendar month from the date of the happening. MSIG does not require the hardcopy documents but members are advised to retain all original documents for a period of six (6) months from claim submission date for MSIG's verification when required.

9) All claim forms are available for download at NSRCC website www.nsrcc.com.sg/golf/golf-insurance

10) Email all claim documents to claims@sg.msig-asia.com