



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 meters. 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 & everyclaim.

### **IMPORTANT NOTES**

1. **GEOGRAPHICAL LIMITS**  
NSRCC's golf course at both Changi and Kranji locations only (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.