

KIB Insurance Brokers (S) Pte Ltd

Company Reg. No.: 198703762M

Golfers Insurance coverage summary for Handicap Index Maintenance Golfers (non-member) with The Keppel Club (Sime Road)

(Insurer: Tokio Marine Insurance Singapore Ltd)

Section 1 – Liability to the Public (Third Party)

This Section covers indemnity in respect of legal liability of the Golfer for accidental injury (including death) to a third party, accidental damage to their property and claims of litigation against the Golfer whilst and as a consequence of playing or practising golf.

Limit of indemnity

S\$100,000 any one accident

Section 2 – Personal Accident

This Section covers the Golfer for any accidental bodily injury (caused solely by violent accidental, external and visible means) suffered whilst on the golf course for the purpose of playing golf.

Age 12 to 20 years old (Junior Golfing Member)

Death & Total Permanent Disablement: S\$5,000

Age 21 to 65 years old

Death & Total Permanent Disablement: S\$10,000

Section 3 – Medical Expenses

This Section covers the Golfer whilst on the golf course for the purpose of playing golf and sustain bodily injury caused solely by accidental, violent external and visible means, which injury shall solely and independently of any other cause, requiring treatment by a Registered Medical Practitioner.

Age 12 to 20 years old (Junior Golfing Member)

Medical Expenses per person per accident: S\$250

Age 21 to 65 years old

Medical Expenses per person per accident: S\$500

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Section 4 – Golfing Equipment

This section covers the Golfer's loss or damage to his golfing equipment (eg. golf clubs, bags or buggy) by any accident during playing golf or practising golf at any golf course or driving range (including the buggy station) anywhere in the world (Excluding USA/Canada).

The insurer may make payment or at its option repair reinstatement or replacement subject to the limit of liability not exceeding the sub limit as stated.

Limit of Liability

1. Complete Set of Club: S\$1,000
2. Bag: S\$250
3. Golfing Equipment & Accessories: S\$500

Maximum Any One club: S\$150

Maximum Any One Driver: S\$150

Excess: S\$150 each and every claim

Total sum payable for each member: S\$1,000 per year

*Extended to cover loss or damage to buggies in the care, custody and control of the Insured Members age 18 and above. Subjected to limit of S\$2,000 any one period and excess of S\$500 each and every claim.

Main Exclusions

- a) Loss or damage caused by or resulting from wear and tear or gradual deterioration
- b) Loss of or damage to golf balls

Conditions to Note

1. For loss or damage of equipment and personal effects, it is compulsory for member to submit a police report / incident report from the club to support the claim.
1. For damage to or loss of golfing equipment, member has to substantiate claim amount by providing all of the following documents.
 - . Original Purchase Invoice to substantiate amount indicated on the claim form
 - . Original Repair / Replacement Invoice to make good the damage or loss

Section 5 – Personal Effects

This section covers loss or damage to personal effects belonging to the Golfer while such property is contained in the golf club premises.

Limit of Liability

S\$300 any one loss and excess of S\$150 each and every claim

Main Exclusions

- a) Loss of or damage arising from wear, tear or gradual deterioration
- b) Property insured under Section 4
- c) Loss of or damage to watches, jewellery, notebooks, portable radio, trinkets, medals, coins, articles of gold, silver, precious stone, furs, cameras, money, securities, stamps, personal identification document.

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Section 6 – Hole In One

The insurer will indemnify the Golfer for the cost of hospitality in the event of the Golfer 'holing out in one' or 'albatross' at any recognised golf course.

Limit of Liability

S\$500 during the period of insurance for each member

Additional Information

Situation of Risk: Worldwide excluding USA/Canada

Jurisdiction: Singapore

This is only a summary and all the above 6 Sections are subject to the full terms, conditions and exclusions of the Policy.
