

MEDICAL EXPENSES FOR ON-COURSE ACCIDENTAL INJURY - \$6,500 USD

To pay Medical, Surgical, Specialist's Fees, Hospital, Surgical and Medical Requisites, up to but not exceeding in all the Sum Insured shown herein in respect of such Insured Person or Persons as may have sustained accidental bodily injury

All these Expenses to be necessarily incurred and arising from accidental bodily injury whilst on a Golf Course occurring during the Period of Insurance, and incurred within 12 months of the date of accident.

EXCLUSIONS: Excluding expenses for or arising out of or due to:

1. Children under 14 (fourteen) days of age.
2. Congenital defects and deformities in respect of children under three years of age.
3. Self-inflicted injury while sane, treatment of alcoholism, drug addiction, allergy, nervous or mental disorders, or venereal disease.
4. Rest cures, sanitorial or custodial care or periods of quarantine or isolation.
5. Cosmetic or plastic surgery unless necessitated by an accidental bodily injury occurring while insured.
6. Dental examination, X-rays, extractions, fillings and general dental care except as a result of accidental bodily injury; supplying or fitting of eye glasses or hearing aids except as a result of accidental bodily injury.
7. Examination for check-up purposes not incidental to, or necessary to diagnose illness or accidental bodily injury; general health examinations.
8. Any disability, condition or illness which originated prior to the effective date of an Insured Person's inclusion hereunder until a period of 108 (one hundred and eight) days has elapsed during which the Insured Person has neither received nor required any treatment for the said disability, condition or illness.
9. The Insured Person engaging in or taking part in Winter Sports, Mountaineering (normally involving the use of ropes/guides).
10. Pregnancy, childbirth, miscarriage or any disorder of the reproductive system.
11. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
12. Treatment, diagnosis or counseling directly or indirectly arising out of or consequent upon or contributed to by Acquired Immune Deficiency Syndrome (A.I.D.S.) or A.I.D.S. Related Complex (A.R.C.).
13. Expenses for treatment or consultation incurred within an Insured Person's country of domicile or residence.

CONDITIONS

1. No excesses.
2. The Assured/Insured Person having completed a proposal form, such proposal form is deemed to be incorporated herein and to form the basis of this contract.
3. If the Insured Person shall engage in any occupation in which greater risk may be incurred than in the occupation disclosed to Underwriters and/or in this policy without the Assured first notifying the Underwriters and obtaining their written agreement to the amendment of the policy (subject to the payment of such reasonable additional premium as the Underwriters may require as the consideration for such agreement) then no claim shall be payable in respect of any accident arising out of or in the course of such occupation.
4. Any fraud, mis-statement or concealment, in the statement made by or on behalf of the Insured Person prior to or when effecting the Insurance or any fraudulent claim made thereunder shall render the Insurance null and void and all claims thereunder shall be forfeited.
5. Notice must be given to the Underwriters as soon as reasonably practicable of any accident or illness, which may give rise to a claim under this Insurance.

THIS INSURANCE DOES NOT PROVIDE SICKNESS OR DISEASE INSURANCE.
IF THE ASSURED SHALL ENGAGE IN ANY OCCUPATION SPORT OR PASTIME OR
OTHER ACTIVITY OF A HAZARDOUS NATURE THEY SHOULD DISCLOSE IT.

We The Underwriters hereby agree with the Assured, to the extent and in the manner herein provided, that if the Assured sustains Bodily Injury caused by an Accident, we will pay to the Assured, or to the Assured's Executors or Administrators, according to the Schedule of Benefits after the total claim shall be substantiated under this Insurance.

Provided always that:

1. (a) Benefit shall not be payable under more than one of the items of the Schedule of Benefits in respect of the consequences of one Accident, except for any benefit payable hereunder in respect of Temporary Partial Disablement preceding or following Temporary Total Disablement, and (b) No weekly benefit shall become payable until the total amount thereof has been ascertained and agreed. Where any payment is made for weekly benefit, the amount so paid shall be deducted from any lump sum subsequently payable in respect of the same Accident.
2. The total sum payable under this Insurance in respect of any one or more Accidents shall not exceed in all the largest benefit under any one of the items contained in the Schedule of Benefits.
3. If Item 1 of the Schedule of Benefits is not covered, then no claim shall be payable, other than for weekly benefits, in respect of any Accident which

- would have given rise to a claim for death had that item been covered.
4. If Item 1 of the Schedule of Benefits is covered and an Accident causes the death of the Assured within twelve months following the date of the Accident and prior to the definite settlement of the benefit for disablement provided for under Items 2 to 7 of the Schedule of Benefits, there shall be paid only the benefit provided for in the case of death.

DEFINITIONS

In this Insurance:

1. 'BODILY INJURY' means identifiable physical injury which
 - a. Is caused by an Accident, and
 - b. Solely and independently of any other cause, except sickness or disease directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the Assured within twelve months from the date of the Accident.
2. 'ACCIDENT' means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place during the Period of Insurance.
 - a. Accident shall also include
 - b. Exposure resulting from a mishap to a conveyance in which the Assured is travelling;
 - c. Disappearance. If the Assured is not found within twelve months of disappearing, and sufficient evidence is produced satisfactory to the Underwriters that leads them inevitably to the conclusion that the Assured has sustained Bodily Injury and that such injury has caused the Assured's death, the Underwriters shall forthwith pay any death benefit, where applicable, under this Insurance, provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to the Underwriters if the Assured is subsequently found to be living.
3. 'TEMPORARY TOTAL DISABLEMENT' means disablement, which entirely prevents the Assured from attending to their business or occupation.
4. 'TEMPORARY PARTIAL DISABLEMENT' means disablement, which prevents the Assured from attending to a substantial part of their business or occupation.
5. 'PERMANENT TOTAL DISABLEMENT' means disablement which entirely prevents the Assured from attending to any business or occupation for which they are reasonably suited by training, education or experience and which lasts twelve months and at the end of that period is beyond hope of improvement.
6. 'LOSS OF A LIMB' means permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes permanent total and irrecoverable loss of use of hand, arm or leg.

EXCLUSIONS

This Insurance does not cover death or disablement in any way caused or contributed to by

1. War, whether war be declared or not, hostilities or any act of war or civil war;
2. Radioactive contamination;
3. The Assured engaging in or taking part in armed forces service or operations;
4. The Assured engaging in flying of any kind other than as a passenger;
5. The Assured's suicide or attempted suicide or intentional self-injury or the Assured being in a state of insanity;
6. Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immuno- deficiencies Virus (HIV) howsoever these have been acquired or may be named;
7. the Assured's deliberate exposure to exceptional danger (except in an attempt to save human life);
8. the Assured's own criminal act;
9. the Assured being under the influence of alcohol or drugs.

CONDITIONS

1. If the Assured shall regularly engage in any occupation, sport, pastime or other activity in which materially greater risk may be incurred than previously disclosed in connection with this Insurance without first notifying the Underwriters and obtaining their written agreement to the inclusion under this Insurance, (subject to the payment of any additional premium as the Underwriters may reasonably require as the consideration for such agreement), then no claim shall be payable in respect of any Accident arising from such activity.
2. Unless otherwise declared and agreed by the Underwriters no benefit will be payable for any condition for which the Assured has sought advice, diagnosis, treatment or counseling or of which the Assured was or should reasonably have been aware at inception of this Insurance or for which the Assured has been treated at any time prior to inception.
3. Notice must be given to the Underwriters as soon as reasonably practicable of any Accident which causes or may cause a claim within the meaning of this Insurance, and the Assured must as early as possible seek the attention of a duly qualified medical practitioner. Notice must be given to the Underwriters as soon as reasonably practicable in the event of the death of the assured resulting or alleged to result from an Accident.
4. All medical records, notes and correspondence referring to the subject of a claim or a related pre-existing condition shall be made available on request to any medical adviser appointed by or on behalf of the Underwriters and such medical adviser shall, for the purpose of

reviewing the claim, be allowed so often as may be deemed necessary to make an examination of the Assured.

5. Any fraud, concealment or deliberate mis-statement either in the proposal on which this Insurance is based or in relation to any other matter affecting this Insurance or in connection with the making of any claim hereunder shall render this Insurance null and void and all claims hereunder shall be forfeited.

Hole-In-One Protection - \$200 USD

In the event of a hole-in-one during an event run by a sanctioned golf association coverage reimburses for Club House Expenses (round of drinks).

USD 200 per occurrence per annum.

Third party liability cover - \$6,500 USD

The Insured is indemnified against liability at law for damages and/or claimants' costs in respect of Accidental Bodily Injury (including death, disease or illness) or accidental damage to material property occurring whilst at a golf club during any Period of Insurance. The limit of indemnity for all damages and claimants' cost resulting from one original cause is \$6,500. We will also pay defense costs and expenses incurred with Our written consent. This section also includes indemnity after the insured's death to legal personal representatives in respect of liability incurred by the Insured and covered by the Policy provided that the legal personal representatives observe the terms of the Policy as far as they can apply.

Exclusion Damage to property belonging to or held in trust by or in the custody or control of any of the Insured.

Injury or damage arising out of the employment profession or business of any of the insured.

Injury or damage arising out of ownership, possession or use by or on behalf of any of the Insured of mechanically propelled or assisted vehicles, lifts, caravans, aircraft, hovercraft or boats except golf buggies.

Liability assumed by agreement unless the liability would have existed without the agreement.

Injury (including death, disease, illness) to any of the Insured

Liability resulting directly or indirectly from the transmission of any communicable disease by any of the Insured.

Any losses (bodily injury, property damage or any other loss) arising, directly or indirectly, out of, or any in any way involving an insured's "internet operations", including but not limited to business conducted and/or transacted via internet, intranet, extranet and/or via the "insured's" own website, internet site, web address and/or via the transmission of electronic mail or documents by electronic means.

All claims and losses based upon, arising out of, directly or indirectly resulting from or in consequences of, or any way involving:

Asbestos, or any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

Claims Settlement

No compensation for damages will be payable unless judgments are delivered or obtained in the first instance by a court of the relevant jurisdiction. No compensation for damages will be payable for judgments or orders obtained for the enforcement of a judgment obtained elsewhere.

No compensation for costs and expense of litigation recovered by any claimant from the Insured shall be payable, which are not incurred or recoverable within.