

FREQUENTLY ASKED QUESTIONS (FOR MEMBERS) ORCHID COUNTRY CLUB - GOLFER'S INSURANCE

Product Coverage

1. What does the Golfer's Insurance cover?
2. Does Golfer's Insurance cover me when I play golf in Malaysia?
3. Can I increase the sum insured of the benefits in the Golfer's Insurance?
4. What does the Liability to the Public benefit cover?
5. If I lose or damage my golf club at the hotel, will I be covered?

Application & Procedure

1. What is the age limit to be covered under the Personal Accident Cover?
2. Can I take up my Golfer's Insurance policy for a longer coverage term?
3. How can I make payment?
4. If I change my mind after taking up this insurance, can I cancel it?
5. How do I apply for Golfers' Insurance?
6. What can I claim for if I scored a Hole-in-One?
7. How do I make a claim?

Product Coverage

Q1. What does the Golfer's Insurance cover?

- A1. The Golfer's Insurance provides a comprehensive coverage for Orchid Country Club (hereinafter called OCC or the Club) Golf Members whilst playing or practising golf at any golf course or driving range.

The insurance covers you for the following benefits:-

- Liability to the Public
- Personal Accident coverage against death and temporary disablement
- Accidental Medical Expenses
- Loss or damage of Golfing Equipment
- Loss or damage of Personal Effects
- Entertainment Expenses incurred for Hole-in-One

Q2. Does Golfer's Insurance cover me when I play golf in Malaysia?

- A2. Yes. Our Golfer's Insurance covers all OCC Golf Members whilst you are playing or practising golf on any golf course or driving range anywhere in the world.

Q3. Can I increase the sum insured of the benefits in the Golfer's Insurance?

- A3. No, you are not able to do so because this is a package plan and the sum insured is fixed.

Q4. What does the Liability to the Public benefit cover?

- A4. It covers the following legal liability you have towards third party while you are playing or practising golf on any golf course or driving range.
- Accidental bodily injury
 - Accidental loss or damage to property

Q5. If I lose or damage my golf club at the hotel, will I be covered?

- A5. No, loss or damage at hotel is not covered. Loss or damage is covered only if it occurs at any golf course or driving range. Your golf clubs, golf bags and golf trolleys are covered against loss and damage by any accident at the golf course or driving range. The limit of liability for any one golf club shall not exceed the sub-limit as stated in the Insurance Summary subject to a deductible for each and every loss.

Application & Procedures

Q1. What is the age limit to be covered under the Personal Accident Cover?

- A1. For OCC Golf Members, you will need to be age between 5 years and 90 years. For Member age between 75 and 90 years, the Death and Permanent Disablement Benefit cover is restricted to S\$10,000 only. Section 2 - Personal Accident does not cover Temporary Total Disablement for Insured Person age between 81 and 90 years old.

Q2. Can I take up my Golfer's Insurance policy for a longer coverage term?

- A2. No, we issue Golfer's Insurance policy for a coverage term of one year only.

Q3. How can I make payment?

- A3. The annual premium will be charged to your account with OCC.

Q4. If I change my mind after taking up this insurance, can I cancel it?

- A4. Yes, you can cancel this insurance policy by notifying us via email occgolfbooking@orchidclub.com or telephone at 6750 2102. The cancellation will take effect from the date we receive your request.

Q5. How do I apply for Golfer's Insurance?

A5 You may approach the Club to apply for the Golfers' Insurance.

Q6. What can I claim for if I scored a Hole-in-One?

A6. Only food and beverage expenses incurred where you achieved a Hole-in-One are claimable. For hole-in-one claims, we will require the original food and beverage bills and an authenticated certificate issued by the appropriate golf club stating your scoring a Hole-in-One. Reimbursement is up to the limit allowed as per Policy and within 30 days of scoring Hole-In-One.

Q7. How do I make a claim?

A7. You can complete the claim form (obtainable from the Club) and send it together with supporting documents to the Club's office for co-ordination and submission to the insurer.

Contact Details for Insurance matters

For Claims enquiries

<u>Contact Person</u>	<u>Contact Number</u>	<u>Email Address</u>
Ms Stephanie Chan	6383 2311	stephaniechan@comfortdelgro.com.sg

For Product Coverage enquiries

<u>Contact Person</u>	<u>Contact Number</u>	<u>Email Address</u>
Ms Michelle Ong	6383 7068	michelleong@comfortdelgro.com.sg
Ms Sim Li Ming	6383 7141	simlm@comfortdelgro.com.sg