

**ORCHID COUNTRY CLUB**  
**GOLFER'S INSURANCE - For Members**

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*The following is only a brief outline of the policy. It does not cover all terms, exceptions and conditions of the policy.*

**Section 1: Liability to the Public**

The Insurer will cover the insured member against:

- 1) All sums which the insured member shall become legally liable to pay as compensation in respect of: -
  - i. Accidental bodily injury to third party
  - ii. Accidental damage to property of third party
  
- 2) All costs and expenses of litigation: -
  - i. recovered by any claimant against the insured member
  - ii. incurred by Insured member with the written consent of the Insurer

Section 1 must have happened during the period of insurance and caused by the insured member whilst and as a consequence of playing or practicing golf on any golf course or driving range.

*Limit of indemnity:*

*(a) Any One Occurrence – S\$2,000,000/-*

*(b) Any One Period of Insurance – Unlimited*

Extension to include liability in respect of loss or damage to property belonging to the Policyholder and whilst in the care, charge or under the control of the insured member occurring in the Policyholder's premises.

*Limit of indemnity:*

*Any One Loss and In the Aggregate – S\$10,000/-*

*Excess - S\$300 each and every loss*

Some of the Exceptions: -

This Policy shall not apply to liability in respect of damage to property belonging to or in the charge or under the control of the insured member. This Exception does not apply to loss or damage to property belonging to the Policyholder and whilst in the care and control of the insured member occurring in the Policyholder's premises.

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**Section 2 & 3: Personal Accident & Medical Expenses**

This section covers the insured member age from 5 years to 80 years old for any bodily injury sustained solely by accidental means, whilst on any golf course or driving range for the purpose of playing golf, during the period of insurance. For age 75 to 80 years, the Death Benefit cover is restricted to S\$10,000 only.

Limit of indemnity:

- (a) *Death and Permanent Disablement as specified under the policy – S\$50,000/-*
- (b) *Temporary Total Disablement as specified under the policy – S\$500/- per week for a period not exceeding 104 weeks from the commencement of the disablement*
- (c) *Due to Lightning – S\$100,000/-*
- (d) *Medical Expenses necessarily incurred up to S\$1,500/- any one accident*
- (e) *Only One claim can be made under Section 2 (a) & (c) during any one period of insurance*

**Section 4: Golfing Equipment**

This section covers the insured member against loss of or damage to golfing equipment including golf clubs, golf bags, golf trolleys by any accident or misfortune, whilst occurring during the period of insurance at any golf course or driving range.

Limit of Indemnity:

*Any One period of insurance – S\$2,500/- inclusive of sub-limit for golf club- S\$200 any one golf club*  
*Excess - S\$100 each and every loss*

Some of the Exceptions: -

This Policy shall not pay for loss or damage to Golf balls in play.

**Section 5: Personal Effects**

This covers the insured member against loss of or damage to personal effects occurring during the period of insurance whilst such property is at any golf club premises, but excluding watches, jewellery, trinkets, field and other glasses, cameras, portable radio sets, money, securities, stamps and motor vehicles and accessories. The insurer will at its own option repair, reinstate or replace the loss or damaged personal effect belonging to the insured member.

Limit of Indemnity:

*Any One period of insurance – S\$2,500/-*  
*Excess - S\$100 each and every loss*

Some of the Exceptions: -

Loss or damage arising from wear and tear or gradual deterioration or depreciation is not covered under Section 4 and 5. The insurer will at its own option, replace or repair or pay cash equivalent after making due allowance for wear and tear or depreciation for the article.

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**Section 6: Hole In One**

This section is extended to cover the insured member who has achieved a "Hole-in-One" anywhere in the world, to hold their celebration within 30 days of achieving the Hole in One subject to documentary evidence from the club where the insured member has achieved the Hole-in-One.

Limit of indemnity:

*For a Hole-in-One – S\$750/-*

Some of the Exceptions: -

No compensation shall be payable under this Policy if the insured member is a professional golf player.

*As at 1 April 2020*