

DAY COVER GOLFER'S INSURANCE COVERAGE SUMMARY

Premium: S\$10.00 + GST for Member

Premium: S\$12.50 + GST for Non-Member

**Must pass proficiency test and must have a Handicap
whilst playing at NSRCC's golf courses**

<u>Item</u>	<u>Description</u>	<u>Sum Insured</u>
1.	<p><u>Liability to the Public</u> Limit of Liability: Any One Occurrence Any One Period of Insurance</p>	<p>S\$2,000,000 Unlimited</p>
2.	<p><u>Personal Accident</u> Personal Accident for golfers whilst playing golf resulting in:-</p> <ul style="list-style-type: none"> (a) Death (b) Total & permanent loss of all sight in both eyes (c) Total loss by physical severance of both hands or both feet or of one hand and one foot (d) Total loss by physical severance of one hand or one foot together with the total and permanent loss of all sight in one eye (e) Total and permanent loss of all sight in one eye (f) Total loss of physical severance of one hand or one foot (g) Medical expenses (any one loss) for accidental bodily injury 	<p>S\$100,000 S\$100,000 S\$100,000 S\$ 50,000 S\$ 50,000 S\$ 50,000 S\$ 1,000</p>
<p>Golfers from age 5 to 13 years old are entitled to 50% of Benefits of this Policy.</p>		
3.	<p><u>Golfing Equipment</u> Loss of or damage to golfing equipment whilst at any golf course or driving range as follows:-</p> <ul style="list-style-type: none"> (a) Complete set of clubs (b) Golf bag (c) Maximum any one club (d) Maximum any one driver (e) Golfing equipment & accessories <p>Total Sum payable to any one golfer shall not exceed S\$4,000 in the aggregate</p> <p>Excess: S\$100 each and every loss</p>	<p>S\$ 3,000 S\$ 250 S\$ 250 S\$ 400 S\$ 1,000</p>
4.	<p><u>Personal Effects</u> Loss of or damage to personal effects belonging to golfers whilst at any golf course or driving range (any one loss) Total Sum payable to any one golfer shall not exceed S\$3,000 in the aggregate</p> <p>Excess: S\$100 each and every loss</p> <p>(excluding watches, jewellery, trinkets field and other glasses, camera, portable radio sets, money, securities stamps and motor vehicles and accessories)</p>	<p>S\$ 1,500</p>
5.	<p><u>Indemnity for a Hole in One</u> Hole-in-One expenses (One event) In event of holing a tee shot, the celebration shall be allowed up to 2 occasions, within 30 days at NSRCC or at other golf clubs, from the date of achieving a hole-in-one. (Please note: Celebrations should only be held in Golf Clubs in Singapore)</p>	<p>S\$ 500</p>

6. **Damage to Buggy** S\$ 2,000
Extended to cover accidental loss of or damage to buggies belong to NSRCC whilst being used at the Changi and Kranji Golf Courses or at driving range.
This Coverage is for Golfers who are 14 years old and above and with a minimum height of 1.4 meters.
- Total sum payable to any one golfer shall not exceed S\$2,000 in the aggregate.
- Excess: S\$200 each claim.

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 is between 5 years old to 70 years old (both inclusive). The benefits payable under this Section shall be reduced to 50% for golfer 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.