

Things I need to know when completing The Golfer's Insurance Claim Form and submission

1) Do I have to reply to every question raised in the claim form?

Yes. However, for question which is not relevant, please indicate "N/A". For question which you do not have an answer please indicate "TBA" (ie. To Be Advised). If the answer is "TBA", you need to provide an answer when the same is available so that insurer can process your claim.

2) What is the maximum amount of indemnity for loss/damage to golfing equipment?

- Complete Set of clubs S\$3,000.00
- Golf bag S\$250.00
- maximum any one club(including putter) S\$250.00
- maximum any one driver S\$400.00
- Golfing equipment and accessories S\$1,000.00

The total sum payable to any one insured member shall not exceed S\$4,000.00 in the aggregate

3) How much do I need to bear as policy excess?

S\$100.00. If your loss after application of depreciation falls below this amount, your insurer cannot be involved. For example, if you lost one club which was purchased for S\$120.00 one year ago, after applying 20% depreciation (ie S\$24.00), your net loss of S\$96.00 is not claimable because it falls below the policy excess of S\$100.00.

4) How do insurer apply depreciation to my golfing equipment?

Generally, insurer will deduct 20% depreciation per year from the date of purchase of the damaged/lost golfing equipment. However, if such equipment is more than 5 years old, insurer will generally consider payment of a nominal sum based on residual value of the equipment.

5) Do I need to make police report if I lost my golfing equipment?

Yes, immediately at the place of loss. However, if the loss is outside Singapore, and there is a valid reason for not reporting to the police immediately, to make a police report immediately upon return to Singapore.

6) Is there a time frame for me to celebrate hole in one achievement?

Within 30 days at NSRCC club or at other golf clubs from the date of achieving a hole in one. The celebration shall be allowed up to 2 occasions subject to an aggregate sum of S\$500.00.

7) What claim documents do I need to submit to Insurer? *For loss/damage of golfing equipment/buggy:*

- Original Claim Form duly completed
- Original Purchase Receipt
- Original Replacement Quotation/Receipt/Invoice
- Original Repair bill- Photographs showing the damage
- Police report
- Report lodged with airlines or other golf clubs

For hole-in-one claim:

- Original Claim Form duly completed
- Original NSRCC hole in one achievement form
- Original score card
- Original hole in one achievement letter from the golf club
- Original F&B Bills
- Photo-copy of hole in one achievement certificate

For personal accident claim:

- Original medical bills / receipts
- Medical report
- Police report, if applicable Original hole in one achievement letter from the golf club
- Death certificate and Letters of Administration, if applicable

8) How soon should I submit the claims documents to Insurer?

You should submit all available documents within one calendar month from the date of the happening.

9) All claim forms are available for download at NSRCC website www.nsrcc.com.sg/golf/golf-insurance