



Need to know on Golfer's Insurance

1. What is covered as Public Liability?

The coverage will indemnify you against all sums which you may be legally liable to pay as damages as due to accidental bodily injury to any person whether fatal or otherwise and accidental loss of or damage to property caused by your negligence whilst playing or practising golf on any golf course or driving range.

2. What is covered under Personal Accident?

If you were to sustain bodily injury caused by violent, accident, external and visible means whilst playing golf at any golf course or at driving range, the total sum payable to you or your representative in respect of all injuries sustain resulting from:

- a. death within 12months of the accident
- b. total and irrecoverable loss of all sight of one or both eyes; or
- c. loss or physical severance of one or two limbs.

3. How about my Medical Expenses Claim?

If you incur medical expenses as a result of bodily injury caused by violent, accident, external and visible means whilst playing golf at any golf course or at driving range, you may reimburse the expenses up to the Sum Insured provided that the expenses are incurred within 12 months of the accident.

4. What is covered under Golf Equipment Coverage?

Your personal golf clubs, golf bags, golf balls, caddie cars & umbrellas are protected against loss or damage by any accident that occur whilst you are at the golf course and or driving range. You may claim up to \$2000 for repair or replacement of golfing equipment damaged or lost due to accident or theft. However there is a \$200 deductible for each and every loss worldwide (except Malaysia) and \$500 deductible for each and every loss within Malaysia.

5. What can I claim for if I scored a hole-in-one?

You can claim on your cost of hospitality extended (for food and beverages only) in the event of you scoring a hole-in-one whilst playing in any competition and/or friendly game in any recognised golf course up to the sum of \$500 as insured. For hole-in-one claims, we will require a properly authenticated certificate issued by the appropriate golf club; and the original bills for extending the hospitality relating to food and beverages only. (Date of bill should not be more than 48hours of your Hole-in-one date.)



6. If I am traveling from the airport to my hotel and then to the golf course, will I be covered for any loss or damage to my golf equipment throughout the journey?

No. Only the journey to and fro from your hotel and the golf course is covered. The journey from the airport to your hotel will not be covered.

7. How do I make a claim?

All claims are to be submitted to NTUC as soon as possible with supporting documents. For further assistance, NTUC Claim Service Centre located at NTUC Income Centre will be pleased to assist you. Alternatively, you can call their 24 Hours hotline at 6788 6616.