

Subject: Insurance Protection for all Members

Policy Cover

Cover	Excess	Limit	Territorial
Personal Liability	Nil	£5m	Worldwide
Non-negligence Third Party Property Damage*	Nil	£20,000	Home Club only
Personal Accident	Nil	£25,000	Home Club only
Hospitalisation cover	4 days	Up to £300	Home Club only
Dental Treatment	£50	£600	Worldwide
Optical	£50	£600	Worldwide
Loss of Tournament Fees	Nil	Up to £250	Worldwide
Loss of Club Subscriptions**	60 days	Up to £1,000	Home Club only
Hole in One benefit	Nil	£100	Home Club only

* £10,000 limit per claim;

** Accident, illness or employment;

In terms of the Hole In One benefit, this applies for all club competitions and unlike many competing products it is not restricted to competitions for handicapping purposes.