

## What is a policy summary?

This document provides key information about the Members and visitors insurance policy, underwritten by Hiscox, which is specifically designed for golf clubs' members and visitors. If you have any additional questions, please contact your insurance broker, Carrick Neill.

**Policy name:** Members and visitors insurance scheme

**Type of insurance:** Members' and visitors' liability and Members' and visitors' benefits

**Underwritten by:** Hiscox Underwriting Ltd for and on behalf of Hiscox Insurance Company Limited

**Insurance broker:** Carrick Neill

## Significant features and benefits

The Members and visitors insurance policy offers some of the broadest levels of cover available, giving our customers true peace of mind. All communications, including the policy wordings, are written in plain English with no jargon to ensure that you know exactly what is and, as importantly, what is not covered. You can combine the following elements.

### Members' liability cover which includes the following:

- your members' legal liability for bodily injury to other people or damage to other peoples' property arising directly from your members' participation in any activity at your golf club or while temporarily at another club, up to a maximum of £5,000,000;
- damage to other peoples' property resulting directly from your members' participation in any activity at your golf club, regardless of your members' legal liability, up to a maximum of £10,000.

### Members' benefits cover which includes the following:

- a capital benefit of £20,000 if any of your members suffers death, loss of sight, loss of limb or permanent total disablement while participating in any activity at your golf club;
- the costs of treatment by a suitably licensed and qualified dentist if any of your members suffers an accidental dental injury while participating in any activity at your golf club, up to a maximum of £500;
- a capital benefit of £75 if one of your members scores a hole in one while participating in any official medal or Stableford competition at your golf club which is eligible for handicapping purposes.

### Visitors' liability cover which includes the following:

- your visitors' legal liability for bodily injury to other people or damage to other peoples' property arising directly from your visitors' participation in any activity at your golf club, up to a maximum of £5,000,000;
- damage to other peoples' property resulting directly from your visitors' participation in any activity at your golf club, regardless of your visitors' legal liability, up to a maximum of £10,000.

### Visitors' benefits cover which includes the following:

- a capital benefit of £10,000 if any of your visitors suffers death, loss of sight, loss of limb or permanent total disablement while participating in any activity at your golf club.

## Significant or unusual limitations or exclusions

You and your members and visitors must take reasonable steps to prevent accident or injury and make every reasonable effort to minimise any loss, damage or liability. Any special conditions, limitations or terms that may apply to an individual risk will also be clearly shown in your individual quotation and policy schedule.

### Members' and visitors' liability cover will not pay for:

- any claim or loss directly or indirectly arising from any member's or visitor's participation in any activity for trade or business purposes;
- any claim or loss directly or indirectly arising from any member's or visitor's ownership or possession of any land, building, motor vehicle, trailer, hovercraft, watercraft, aircraft, buggy or any other mechanically propelled vehicle;
- any claim or loss directly or indirectly arising from any act, breach, omission or infringement which is deliberately, spitefully, dishonestly or recklessly committed, condoned or ignored by you or by any member or visitor;
- loss or damage caused by any member or visitor to their own property or to property which was in their care, custody or control.

### Members' and visitors' benefits cover will not pay for any injury to or death of any member or visitor arising out of:

- such member's or visitor's intoxication or use of any drug or controlled substance, other than drugs prescribed by that member's or visitor's medical practitioner and used properly;
- such member or visitor committing or attempting suicide or deliberately injuring themselves or exposing themselves to exceptional danger, unless trying to save a human life;
- any physical defect, infirmity or medical condition suffered by such member or visitor unless the defect, infirmity or condition has been without the need of any medical advice or treatment during the 24 months before the injury.