



# OLDMELDRUM GOLF CLUB

## **MEMBERS' WORLDWIDE PERSONAL LIABILITY/PERSONAL ACCIDENT INSURANCE**

### **Who is covered?**

Any playing member of the Oldmeldrum Golf Club having paid his/her membership subscription. The cover will start from 26<sup>th</sup> March 2011 and continue thereafter provided subscriptions continue to be paid. The cover is included in your annual membership subscription and is not optional - i.e. you cannot opt out and claim a subscription reduction..

### **What does it cover?**

Whilst playing at any golf club in the UK and, for up to 120 days per annum, when playing at a club abroad:-

- Up to £5 million in respect of legal liability for any one instance of bodily injury to a third party or damage to third party property.
- Irrespective of legal liability, up to £10,000 to make good damage to third party property.
- Personal accident cover up to £15,000 in respect of death or serious injury to player.
- Unlimited cover for bodily injury in respect of UK Road Traffic Act liability arising out of use of golf buggies.
- Includes club subscription if injured and unable to play, and up to £75 bar bill in event of a hole-in-one in a club competition.

### **What is not covered?**

Loss of or damage to your own golf equipment.

### **Who provides the cover and where can I find out more?**

The cover is provided by Golfguard Ltd. under their Group Scheme Option 1. The Club's policy Certificate Number is 438/1PLM11A/26/03/2011 and copy of the full policy schedule can be obtained from the Club office.



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### **What do I need to do?**

Having paid your Club membership subscription you need to do nothing to be covered, although

you may wish to review any golf insurance you have to see whether you wish to purchase cover over and above that provided by this scheme. You may find that cover for loss/damage to your golf equipment can be provided cost-effectively by your household contents insurer.

Alternatively, Golfguard offers such cover from £10 per annum.

A copy of this notice together with your Club membership card should be sufficient to demonstrate that you are insured. Keep a copy in your bag.

### **What do I do in the event of an Incident/Claim?**

You must notify Golfguard in writing of a pending/possible claim as soon as possible and within 14 days of the incident, quoting the Certificate Number above. A claim form can be obtained by calling Golfguard on 01342 318368. ***The Club cannot notify or pursue a claim on behalf of a member.***