

ORCHID COUNTRY CLUB
GOLFER'S INSURANCE - For Non-Member

The following is only a brief outline of the policy. It does not cover all terms, exceptions and conditions of the policy. Please contact your membership department for more details.

Section 1: Liability to the Public

The Insurer will cover the insured guest against:

- 1) All sums which the insured guest shall become legally liable to pay as compensation in respect of:
 - i. Accidental bodily injury to third party
 - ii. Accidental damage to property of third party

- 2) All costs and expenses of litigation :-
 - i. recovered by any claimant against the insured guest
 - ii. incurred by Insured guest with the written consent of the Insurer

Section 1 must have happened during the period of insurance and caused by the insured guest whilst and as a consequence of playing or practicing golf on OCC's golf course or driving range.

Limit of indemnity:

- (a) *Any One Occurrence – S\$1,000,000/-*
- (b) *Any One Period of Insurance – Unlimited*

Extension to include liability in respect of damage to property belonging to or in charge or under the control of the Insured

Limit of indemnity:

- Any One Loss and In the Aggregate – S\$10,000/-*
Excess:- S\$300 each and every loss

Section 2 & 3: Personal Accident & Medical Expenses

This covers the insured guest age from 5 years to 80 years old for any bodily injury sustained solely by accidental means, whilst on any golf course or driving range for the purpose of playing golf, during the period of insurance. For age 75 to 80 years, the Death Benefit cover is restricted to S\$10,000 only.

Limit of indemnity:

- (a) *Death and Permanent Disablement as specified under the policy – S\$25,000/-*
- (b) *Temporary Total Disablement as specified under the policy – S\$500/- per week for a period not exceeding 104 weeks from the commencement of the disablement*
- (c) *Due to Lightning – S\$25,000/-*
- (d) *Medical Expenses necessarily incurred up to S\$1,500/- any one accident*
- (e) *Only One claim can be made under Section 2 (a) & (c) during any one period of insurance*

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Section 4: Golfing Equipment

This section covers the Insured guest against loss of or damage to golfing equipment including golf clubs, golf bags, golf trolleys by any accident or misfortune, whilst occurring during the period of insurance at any golf course or driving range, including whilst in transit to or from golf course or driving range.

Limit of Indemnity:

Any One period of insurance – S\$2,500/- inclusive of sub-limit for golf club- S\$200 any one golf club

Excess:- S\$100 each and every loss

Section 5: Personal Effects

This covers the insured guest against loss of or damage to personal effects occurring during the period of insurance whilst such property is at any golf course or driving range, but excluding watches, jewellery, trinkets, field and other glasses, cameras, portable radio sets, money, securities, stamps and motor vehicles and accessories. The insurer will at its own option repair, reinstate or replace the loss or damaged personal effect belonging to the insured member.

Limit of Indemnity:

Any One period of insurance – S\$2,500/-

Excess:- S\$100 each and every loss

Loss or damage arising from wear and tear or gradual deterioration or depreciation is not covered under Section 4 and 5. The insurer will at its own option, replace or repair or pay cash equivalent after making due allowance for wear and tear or depreciation for the article.

Updated as at 20 March 2017