

Summary of Key Contract Terms and Obligations for Golfer's Insurance

For full details, please refer to the policy which is the legally binding document.

COVERAGE

This Policy provides the following benefits when you are playing or practising golf on any golf course or driving range:

Benefits	Compensation
Public Liability	up to \$300,000 for third party bodily injury and/or property damage
Personal Accident	Death \$50,000
	Loss of limbs or eyes up to \$50,000
	Temporary total disablement \$250/week (up to 104 weeks)
Medical Expenses	up to \$1,000 for medical expenses incurred due to accident
Golfing Equipment	up to \$2,000 for repair or replacement of golfing equipment damaged or lost due to accident or theft
	Deductible: \$200 each and every loss
Personal Effects	up to \$1,000 for repair or replacement of personal effects due to accident or theft
	Deductible: \$100 each and every loss
Hole-in-One	up to \$500 for hole-in-one reimbursement for food and beverages incurred at the golf course premises following the hole-in-one

Territorial Limits: Worldwide

MAIN EXCLUSIONS

This Policy does not cover war/nuclear risks and consequential loss.

CANCELLATION

You may cancel the Policy by notifying us in writing or through the phone and the cancellation will take effect from the date we receive the notice of cancellation. If the cancellation is effected before the commencement date of insurance, we will refund the premium less \$10. No refund will be given if the cancellation is effected after the commencement date of the insurance.

CLAIMS

All claims are to be submitted to us as soon as possible on our prescribed form together with all supporting documents. If you need any help, our Claim Service Centre (CSC) located at NTUC Income Centre will be pleased to assist you. Alternatively, you may call our 24-hours hotline at 6788 6616.

We will process and decide on your claim within 7 working days upon receiving all relevant information. If you are not satisfied with the way we handled your claim, we will refer you to Financial Industry Disputes Resolution Centre Ltd (FIDReC) for their advice.

Our vision is to settle your claim promptly, fairly and hassle-free