

## Agency Guide for Golfers Insurance

### Coverage

Section	Covers	Exclusions	Limit
A- Fire & Theft	<ul style="list-style-type: none"> <li>- Loss or damage to your Golfing Equipment &amp; Accessories due to Fire or Theft whilst in: -                             <ul style="list-style-type: none"> <li>• Any recognized Golf Club House or Professional's Shop</li> <li>• Any recognized golf course</li> <li>• Transit to or from any such golf course</li> </ul> </li> <li>- Loss or damage to your Golfing Equipment due to theft whilst kept in your vehicle provided: -                             <ul style="list-style-type: none"> <li>• All doors and windows are securely locked</li> <li>• Or visible signs of forcible entry</li> </ul> </li> </ul>	Breakage of your clubs while you are playing	Max. RM 2,000 in anyone period of insurance
B- Liability to the Public	<p>Legal Liability caused by You while playing or practicing in recognized Golf Course, resulting in:-</p> <ul style="list-style-type: none"> <li>• Accidental Bodily injury, illness or death to any Third Party</li> <li>• Accidental damage to Third Party property</li> </ul> <p>Include legal costs and expenses provided with written Consent of the Company</p>	<ul style="list-style-type: none"> <li>- bodily injury, illness or death to any of Your family members or in your service</li> <li>- damage to property which belongs to You or Your family members or any person in your service</li> <li>- injury or damage caused by any mechanically propelled vehicle owned by You</li> <li>- liability assumed by agreement</li> </ul>	Max RM 200,000
C- Personal Accident	<ul style="list-style-type: none"> <li>- Bodily injury caused solely and directly by violence accidental external and visible means to You while playing or practicing golf in any recognized golf course</li> <li>- Injury should occur within 90 days from the date of happening</li> <li>- Your age must be between 16 years to 65 years old</li> </ul>	<ul style="list-style-type: none"> <li>- suicide</li> <li>- whilst insane or intoxicated</li> <li>- childbirth or pregnancy</li> <li>- wholly or partially suffering from hernia or venereal disease</li> </ul>	As stated in the Schedule
D- Hole-in-One Expenses	If you achieve a 'Hole-in-one' during the course of play, you are allowed to reimburse the cost of any drinks and food which you have purchased in the Club		Max RM 500.00
E- Medical Expenses for Golf Caddy	Treatment for bodily injury to Your caddy who was accidentally injured whilst you were playing or practicing at the recognized Golf Course		RM 250.00 per event

### General Exclusions

- Act of God (earthquake, volcanic eruption etc)
- War, terrorism and civil commotion.
- Wear and Tear
- Any loss or damage due to your involvement whereby the risk was increased
- Any loss or damage, which took place outside the Territorial Limits.

### Conditions

- **Contract contents** – Policy including Schedule and Endorsement shall be read together as one contract
- **Right to Recovery** - The Insurer has the rights to recover any compensation from any Third Party in the name of the Insured.
- **Claims** - must be reported within 30 days from the time of loss or damage took place.
- **Misrepresentation & Fraud** – The policy will be considered void if any misrepresentation and fraudulent act is identified.
- **Contribution** – The Company will only pay their share of the loss under section A or D, if there are two or more policies covering the same subject matter.
- **Cancellation** – The Company have the right to terminate the policy, subject to 14 days notice.
- **Insurable Interest** – Person who purchases the policy must have a financial interest on the Property Insured.
- **Utmost Good Faith** – You must disclose to us fully and faithfully the facts which you ought to know (Section 150(1) of the Insurance Act 1996 (Malaysia))

## **Claims Procedures**

On the happening of any event likely to give rise to a claim under this policy the Insured shall:

- Give notice to the Company immediately with the following details:-
  - a) Time & date of loss
  - b) Location of loss
  - c) Brief circumstances of loss
  - d) Estimated of loss and description of items lost
  - e) Insured's representative to contact and contact numbers.

Immediate notification of the event should be given by telephone, facsimile, e-mail or in written statement.

### **Section A- Fire and Theft**

- Insured shall at his own expenses within 30 days after the happening of such loss, damage, "hole-in-one", or accident deliver to the Company a claim in writing with such detailed particulars and proofs as may reasonably be required.

### **Section B – Liability to the Public**

- Insured shall on receiving notice of any claim by third party, shall give immediate notice in writing to the Company together with full particulars thereof.
- Any communication, writ summons or notice or other legal proceedings received by the insured from third party should be passed to the insurance company immediately.
- Insured shall not admit any liability for or negotiate the settlement of claim or repudiated any claim without any written consent of the Insurance Company.

### **Section C – Personal Accident Benefits**

- In the event of an accident to the Insured giving rise to a claim under this Policy the Insured shall furnish medical certificates to the Company at his own expense.
- The medical adviser of the Company shall be allowed to examine the Insured whenever reasonably required to do so, and in the event of death the Company shall have the right to have postmortem examination at its own expense.
- Documents required by the Company for assessment of the claim:-

#### **Section A- Fire and Theft**

- Completed claim form
- Police report/Internal report from the golf club on item missing (if relevant)
- Photographs of the damaged item (breakage of club)
- Original purchase invoice and bill for replacement.

Section B – Liability to the Public

- Completed claim form
- Police report
- Photographs
- Medical report/ postmortem report- for injury claim
- Repair bills/quotation for property damaged
- Consultant report on cause & nature & extent of damage
- Proof of incurred expenses by third party (if any)
- Demand letter from third party.

Section C – Personal Accident Benefits

- Completed claim form
- Original medical bills and payment receipt
- Attending Physician's Statement Fully completed by the Medical Officer
- Internal report from the golf club
- Tee – Off Sheet/ registration report

Section D – Hole in One Expenses

- Completed claim form
- Hole In one certificates
- Scorecard
- Original bill of purchasing drinks and foods in the club.
- Tee – Off Sheet/ registration report

The listed documentation serves as a general guide only. Further documentation may be required as investigation progresses.

**Complaint Procedures**

If you disagree on a rejection or repudiation of a claim and/or dispute the quantum, please forward your complaints to the following Departments for assistance:

Complaints Unit  
MCIS Zurich Insurance Berhad  
Wisma MCIS Zurich  
Jalan Barat, 46200 Petaling Jaya  
Selangor  
Tel: 03- 76523579

Insurance Mediation Bureau  
4<sup>th</sup> Floor, Wisma Harwant  
106, Jalan Tuanku Abdul Rahman  
50100 Kuala Lumpur  
Tel : 03-26939623/26939149  
(for claims matters only)

Pengarah,  
Jabatan Pengawalan Insurans  
(Customer Services Bureau)  
Bank Negara Malaysia  
Jalan Dato' Onn  
50480 Kuala Lumpur  
Tel : 03-26988044