

## Golfsure Combined Scheme (Republic of Ireland)

### Insurer

Allianz p.l.c.

### KEY COVER FEATURES

A full package for golf clubs throughout the Republic of Ireland on a non adjustable basis



#### Material Damage – Buildings (Optional)

<b>Cover</b>	<ul style="list-style-type: none"> <li>• “All Risks” of loss or damage to insured property including subsidence</li> </ul>
<b>Deductible</b>	<ul style="list-style-type: none"> <li>• €1,270 combined Material Damage and Business Interruption deductible each and every loss</li> </ul>
<b>Principal inclusions</b>	<ul style="list-style-type: none"> <li>• Fire brigade charges up to €10,000</li> </ul>
<b>Important notes</b>	<ul style="list-style-type: none"> <li>• Day one basis - non adjustable</li> <li>• A Fireproof Doors and Shutters Warranty applies</li> <li>• A Protections Warranty applies</li> <li>• Cover for playing surface area of golf course excludes any loss by storm or tempest and all other wet perils</li> </ul>

#### Material Damage – Contents (Mandatory)

<b>Cover</b>	<ul style="list-style-type: none"> <li>• “All Risks” of loss or damage to insured property including subsidence</li> </ul>
<b>Deductible</b>	<ul style="list-style-type: none"> <li>• €1,270 combined Material Damage and Business Interruption deductible each and every loss</li> </ul>
<b>Principal inclusions</b>	<ul style="list-style-type: none"> <li>• Item 12 of Section 1 includes golf clubs, golf clothing and other golf equipment owned by an individual representing the club during competition anywhere in the world - up to €1,270 - €30 deductible each and every loss</li> <li>• Item 6 of Section 1 includes trees, shrubs and plants - €1,279 any one tree, shrub or plant - €6,350 in the aggregate any one incident - nil deductible</li> <li>• Item 7 of Section 1 includes tools, implements and machinery - deductible €1,270 each and every loss</li> <li>• Item 5 of Section 1 includes challenge cups and trophies (Sum insured available on request) - €300 deductible each and every loss</li> </ul>

## Material Damage – Contents (Mandatory) *(continued)*

<b>Important notes</b>	<ul style="list-style-type: none"><li>• Day one basis - non adjustable</li><li>• A Fireproof Doors and Shutters Warranty applies</li><li>• A Protections Warranty applies</li></ul>
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## Money (Optional)

<b>Cover</b>	<ul style="list-style-type: none"><li>• Loss of money in situations described under Limits</li></ul>
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<b>Limits: (Higher limits may be available on request)</b>	<ul style="list-style-type: none"><li>• Premises/in transit - €Request Limit</li><li>• In safe - €Request Limit</li><li>• Bank night safe - €Request Limit</li></ul>
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<b>Excess</b>	<ul style="list-style-type: none"><li>• Nil</li></ul>
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<b>Principal inclusions</b>	<ul style="list-style-type: none"><li>• Personal accident assault:<ul style="list-style-type: none"><li>• Capital benefits €20,000 and</li><li>• Weekly benefit of €127 up to 104 weeks</li></ul></li><li>• No excess</li></ul>
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## Deterioration of Stock (Optional)

<b>Cover</b>	<ul style="list-style-type: none"><li>• Loss or damage to frozen food contained in any frozen food appliance caused by a rise or fall in temperature or leaking refrigerant or refrigerant fumes</li></ul>
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<b>Sum insured</b>	<ul style="list-style-type: none"><li>• €5,000</li></ul>
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<b>Excess</b>	<ul style="list-style-type: none"><li>• €100 each and every loss</li></ul>
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<b>Important notes</b>	<ul style="list-style-type: none"><li>• It is warranted that any cabinet more than 10 years old be maintained under contract with a recognised refrigeration engineer</li></ul>
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## Business Interruption (Optional)

<b>Cover and limit of liability</b>	<ul style="list-style-type: none"> <li>• Covers available include:</li> <li>• Loss of gross revenue in respect of interruption of or interference with the business as a result of insured Material Damage and increase in the cost of working -</li> <li>• Gross revenue - (turnover less purchases and excluding subscriptions)</li> <li>• Contingent loss of revenue due to contamination of water supply (10% of gross revenue sum insured)</li> <li>• Additional cost of working</li> <li>• Loss of book debts</li> <li>• Denial of Access</li> </ul>
<b>Indemnity period</b>	<ul style="list-style-type: none"> <li>• 3 months in respect of notifiable disease, vermin or pests, defects in drains or other sanitary arrangements, murder or suicide</li> <li>• 12 months all other claims</li> </ul> <p>The maximum period needed to get back to normal trading following a major interruption</p>
<b>Deductible</b>	<ul style="list-style-type: none"> <li>• €1,270 combined Material Damage and Business Interruption deductible each and every loss</li> </ul>
<b>Principal inclusions</b>	<ul style="list-style-type: none"> <li>• Notifiable disease, vermin or pests, defects in drains or other sanitary arrangements, murder or suicide - limit €250,000 aggregate any one period of insurance</li> </ul>
<b>Important notes</b>	<ul style="list-style-type: none"> <li>• Warranted records of outstanding debit balances are in a fireproof safe and/or stored off site</li> <li>• Book debts - declaration and premium adjustment clauses apply</li> </ul>

## Employers Liability (Mandatory)

<b>Cover</b>	<ul style="list-style-type: none"> <li>• Legal liability for bodily injury to employees occurring during the period of insurance arising out of and in the course of their employment</li> </ul>
<b>Limit of Indemnity</b>	<ul style="list-style-type: none"> <li>• €13,000,000 any one event</li> <li>• Unlimited any one period of insurance</li> </ul>
<b>Excess</b>	<ul style="list-style-type: none"> <li>• Nil</li> </ul>
<b>Basis of declaration</b>	<ul style="list-style-type: none"> <li>• Non adjustable, but a minimum premium applies</li> </ul>

## Public Liability / Products Liability (Mandatory)

<b>Cover</b>	<ul style="list-style-type: none"> <li>• Legal liability to third parties for bodily injury or loss of or damage to property occurring during the period of insurance and happening in connection with the business</li> </ul>
<b>Limit of Indemnity</b>	<ul style="list-style-type: none"> <li>• Public Liability: <ul style="list-style-type: none"> <li>• €6,500,000 any one event</li> <li>• Unlimited any one period of insurance</li> </ul> </li> <li>• Products Liability and Pollution and Contamination: <ul style="list-style-type: none"> <li>• €6,500,000 any one event</li> <li>• €6,500,000 any one period of insurance</li> </ul> </li> </ul>
<b>Excess</b>	<ul style="list-style-type: none"> <li>• €650 each &amp; every claim for Third Party Property Damage Only</li> </ul>
<b>Basis of declaration</b>	<ul style="list-style-type: none"> <li>• Non adjustable, but a minimum premium applies</li> </ul>

## Loss of Licence (Optional if Buildings insured)

<b>Cover</b>	<ul style="list-style-type: none"> <li>• Loss of licence for the Sale of Intoxicating Liquor following forfeiture or refusal to renew by the appropriate legislation governing such licences</li> </ul>
<b>Limit</b>	<ul style="list-style-type: none"> <li>• 10% of Buildings sum insured</li> </ul>
<b>Deductible</b>	<ul style="list-style-type: none"> <li>• Nil</li> </ul>

## Officers & Committee Liability (Optional)

<b>Cover</b>	<ul style="list-style-type: none"> <li>• Loss arising out of claims made during the policy period for any wrongful act including employment practice violations entity cover for unincorporated golf clubs</li> <li>• (Cover may be available for employment practices liability on request for incorporated golf clubs or limited companies)</li> </ul>
<b>Limit of liability</b>	<ul style="list-style-type: none"> <li>• €1,000,000 any one period of insurance</li> </ul>
<b>Retention</b>	<ul style="list-style-type: none"> <li>• Any natural person – nil</li> <li>• Entity - €6,350 each and every claim</li> </ul>

## Fidelity & Computer Fraud (Optional)

<b>Cover</b>	<ul style="list-style-type: none"><li>• Employee dishonesty</li><li>• Third party computer and funds transfer fraud</li></ul>
<b>Limit of liability</b>	<ul style="list-style-type: none"><li>• €50,000 any one period of insurance</li></ul>
<b>Deductible</b>	<ul style="list-style-type: none"><li>• €5,000 each and every claim</li></ul>
<b>Important notes</b>	<ul style="list-style-type: none"><li>• Two signatures required on all cheques and payment instructions over €500</li><li>• Cash to be banked once amount of €5,000 reached</li><li>• Cover applies to full time employees with a minimum of one year service or any person in the regular service of the insured as defined in the policy</li></ul>


## Motor (Optional)

<b>Cover and limit of Indemnity</b>	<ul style="list-style-type: none"><li>• Third Party Only</li><li>• Legal liability to third parties for bodily injury or loss of or damage to property (up to €150,000 any one event) occurring during the period of insurance</li></ul>
<b>Use</b>	<ul style="list-style-type: none"><li>• Business and social, domestic and pleasure use</li></ul>
<b>Drivers</b>	<ul style="list-style-type: none"><li>• Open driver aged 25 to 75 years inclusive with no accidents, motor offence or prosecution pending in the last 5 years and no illness or disability which could impair the ability to drive</li><li>• (Cover may be available for drivers outside these criteria on request)</li></ul>
<b>Geographical limits</b>	<ul style="list-style-type: none"><li>• Use outside the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man or the Channel Islands (or during transit by sea between any of these territories) is limited to the European compulsory cover</li></ul>
<b>Excess</b>	<ul style="list-style-type: none"><li>• €To be advised on quotation for each and every claim in respect of accidental damage</li></ul>

## GRIP – Golfclub Risk Improvement Programme (Automatic)

<b>For what is advice available?</b>	<ul style="list-style-type: none"><li>• Confidential service to provide HR management solutions to suit long &amp; short-term business needs</li></ul>
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