



## Golsure Personal Scheme (Republic of Ireland)

### Insurer

Allianz p.l.c.

### KEY COVER FEATURES

Designed by golfers with golfers for golfers to provide insurance cover for golf equipment, personal liabilities and personal accident



#### Material Damage – Buildings (Optional)

<b>Cover</b>	<ul style="list-style-type: none"><li>• “All Risks”</li></ul>
<b>Sums insured</b>	<ul style="list-style-type: none"><li>• Golf equipment - €4,000 (excludes members mechanically propelled buggies)</li><li>• Personal clothing - €750</li></ul>
<b>Deductible</b>	<ul style="list-style-type: none"><li>• €50 each and every loss of golf equipment</li></ul>
<b>Principal inclusions</b>	<ul style="list-style-type: none"><li>• Golf buggies – damage to single-seater-ride-on golf buggies - €4,000 with option of including Road Traffic Act cover on request</li><li>• Loss of car keys on golf club premises – nil deductible</li><li>• Mobile phones on golf club premises - €100 – nil deductible</li></ul>

#### Personal Liabilities (Automatic)

<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 whilst on the premises of any golf club or whilst playing golf or whilst representing your golf club on any club business or activity</li></ul>
<b>Limit of liability</b>	<ul style="list-style-type: none"><li>• €2,600,000 any one claim</li><li>• Unlimited any one period of insurance</li></ul>
<b>Deductible</b>	<ul style="list-style-type: none"><li>• €50 each and every property damage claim</li></ul>

## Personal Accident (Automatic)

<b>Cover and benefits</b>	<ul style="list-style-type: none"> <li>Accidental bodily injury whilst on the premises of any golf club or whilst playing golf or whilst representing your golf club on any club business or activity, which results within 2 years in any of the following detailed below will receive a benefit of: <ul style="list-style-type: none"> <li>Death - €150,000</li> <li>Loss of one limb or loss of sight in one eye - €150,000</li> <li>Loss of two or more limbs and/or loss of sight in both eyes - €150,000</li> <li>Permanent total disablement from any occupation - €150,000</li> <li>Loss of hearing - both ears €150,000 - one ear €37,500</li> <li>Temporary total disablement from usual gainful employment - €250 week - maximum 104 weeks - 14 day excess</li> <li>Medical expenses: <ul style="list-style-type: none"> <li>€3,300 - Ireland or Northern Ireland</li> <li>€30,000 elsewhere in the world</li> </ul> </li> <li>Dental expenses - €3,000</li> <li>Facial scarring - €3,000</li> <li>Hospitalisation - €50 per day up to 20 days maximum - €1,000</li> <li>Coma - €100 per week up to 26 weeks maximum - €2,600</li> </ul> </li> </ul> <p>See policy document for provisions applicable to the Benefits</p>
<b>Any one accident limit</b>	<ul style="list-style-type: none"> <li>€5,000,000</li> </ul>
<b>Excess</b>	<ul style="list-style-type: none"> <li>Nil except €32 each &amp; every claim for medical &amp; dental expenses</li> </ul>

## 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>
<b>Sum insured</b>	<ul style="list-style-type: none"> <li>€5,000</li> </ul>
<b>Excess</b>	<ul style="list-style-type: none"> <li>€100 each and every loss</li> </ul>
<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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