



GOLFERS PERSONAL INSURANCE PLAN (PIP)

Commencing from the 1st April 2013 part of your annual subscription invoice you pay an amount towards PIP insurance. The details of insurance cover are listed as follows -:

Section 1: Loss or Damage to Equipment

Loss or damage to sporting equipment used to participate in the club's sport. The policy does not include golf balls, tees and other consumables or clothing and eyewear). Sporting equipment **does not** include motorised vehicles of any kind (including golf carts).

Covered anywhere in Australia.

Limit of cover: \$5000

Excesses:

- | | |
|---|-------|
| 1. Theft of in the open air or from any vehicle | \$550 |
| 2. All other theft losses | \$350 |
| 3. All other losses & damages | \$100 |

Section 2: Personal Liability

Insures a members legal liability for an event that occurs while they are on golf club grounds causing:

- Bodily injury or death to someone other than themselves
- Loss or damage to property owned or controlled by someone other than themselves

Limit of cover: \$20,000,000.
(exclusions apply)

Section 3: Personal Injury / Accident

If, as a result of accident on the Club grounds, a member sustains an injury resulting directly in one of the specified events:

Limit of cover:

Death	\$100,000
Temporary total disablement	Up to \$500 income replacement
	per week for up to 2 years.
Other injuries as listed	As defined in the policy
Emergency transport	Up to \$3000

Excesses:

- loss of income - 14 days
- Age limit to 85 years and weekly income earners to 65 years

This information is provided as a summary of the cover only and does not override anything in the policy wordings.