

## Golfsure Combined Scheme (Republic of Ireland)

<b>Insurer</b>	Catlin Insurance Company (UK ) Ltd
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### KEY COVER FEATURES

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

Property 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 €25,000</li> </ul>
<b>Important notes</b>	<ul style="list-style-type: none"> <li>• Day one basis 15%</li> <li>• Cover for playing surface area of golf course excludes any loss by storm or tempest and all other wet perils</li> <li>• Risk Reduction Conditions Apply</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>• 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>• Trees, shrubs and plants - €1,279 any one tree, shrub or plant - €6,350 in the aggregate any one incident - nil deductible</li> <li>• Tools, implements and machinery - deductible €1,270 each and every loss</li> <li>• Challenge cups and trophies (Sum insured available on request) - €300 deductible each and every loss</li> <li>• Machinery &amp; Breakdown Extension – Limit €250,000</li> </ul>
<b>Important notes</b>	<ul style="list-style-type: none"> <li>• Day one basis 15%</li> <li>• Risk Reduction Conditions Apply</li> </ul>
Money (Optional)	
<b>Cover</b>	<ul style="list-style-type: none"> <li>• Loss of money in situations described under Limits</li> </ul>
<b>Limits:</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>
<b>Excess</b>	<ul style="list-style-type: none"> <li>• Nil</li> </ul>
<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 up to 104 weeks</li> </ul> </li> <li>• No excess</li> </ul>
<b>Cover</b>	<ul style="list-style-type: none"> <li>• Dishonest Acts of Employee</li> </ul>
<b>Limit of Liability</b>	<ul style="list-style-type: none"> <li>• €50,000 any one period of Insurance</li> </ul>

<b>Excess</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>• Discovery Period 24 Months</li> </ul>
<b>Deterioration of Stock (Optional)</b>	
<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</li> </ul>
<b>Sum insured</b>	<ul style="list-style-type: none"> <li>• As requested</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>• Excluding Mechanical &amp; Electrical Breakdown</li> </ul>
<b>Business Interruption (Optional)</b>	
<b>Cover and limit of liability</b>	<p>Covers available include:</p> <ul style="list-style-type: none"> <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>• Additional cost of working</li> <li>• Loss of book debts</li> <li>• Denial of Access</li> <li>• Auditors Charges</li> </ul>
<b>Indemnity period</b>	<ul style="list-style-type: none"> <li>• 12 Months or as Requested</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>• Public Utilities Extension</li> <li>• Murder , Suicide &amp; Notifiable Disease</li> </ul>
<b>Important notes</b>	<ul style="list-style-type: none"> <li>• Payments on Account may be made on request</li> </ul>
<b>Employers Liability (Mandatory)</b>	
<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>
<b>Important Notes :</b>	<ul style="list-style-type: none"> <li>• Cover provided for Volunteer's Activities</li> </ul>
<b>Public Liability / Products Liability (Mandatory)</b>	
<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>	<p>Public Liability</p> <ul style="list-style-type: none"> <li>• €6,500,000 any one event</li> <li>• Unlimited any one period of Insurance</li> </ul> <p>Products Liability and Pollution and Contamination</p> <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>
<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 (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/ Up to maximum €500,000 ( refer if additional cover required)</li> </ul>
<b>Deductible</b>	<ul style="list-style-type: none"> <li>€1270 each and every claim</li> </ul>

**Trustees 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 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 (Trustee ) – nil</li> <li>Entity ( Insured ) - €6,350 each and every claim</li> </ul>

**Motor (Optional)**

<b>Cover</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 €5,000,000 any one event) occurring during the period of insurance</li> </ul>
<b>Use</b>	<ul style="list-style-type: none"> <li>For the business or trade purposes of the Policyholder</li> </ul>
<b>Drivers</b>	<ul style="list-style-type: none"> <li>Any person acting on the Policyholders authority</li> </ul>
<b>Territorial limits</b>	<ul style="list-style-type: none"> <li>Republic of Ireland</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>
<b>Important Notes</b>	<ul style="list-style-type: none"> <li>Cover is for tractors, special type vehicles such as ride on mowers.</li> <li>Accidental Damage Fire &amp; Theft cover if requested is provided under the machinery &amp; plant specification of the material damage section of the policy</li> </ul>

**GRIP – GolfClub Risk Improvement Programme (Automatic)**

<b>Cover</b>	<ul style="list-style-type: none"> <li>Confidential advisory support service to help club managers deal with HR &amp; Employment related issues and queries</li> </ul>
<b>Contact Details</b>	<ul style="list-style-type: none"> <li>Phone : 01 685 2360</li> <li>Fax : 01 685 2532</li> <li>Email: <a href="mailto:dbell@thehrdepartment.ie">dbell@thehrdepartment.ie</a></li> <li>Website: <a href="http://www.thehrdepartment.ie">www.thehrdepartment.ie</a></li> </ul>

**Claims**

<b>Contact</b>	<p>Davies Group          10B Beckett Way          Parkwest Business Park          Nangor Road, Dublin 12          Phone: ( 01 ) 623 8444          Email: <a href="mailto:Golfsure.combined@davies-group.com">Golfsure.combined@davies-group.com</a></p>
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**Remuneration**

<b>Your remuneration</b>	<ul style="list-style-type: none"> <li>15% commission on the combined policy and 5% on the motor policy</li> </ul>
<b>Our remuneration</b>	<ul style="list-style-type: none"> <li>Commission</li> </ul>

