

Golfsure Combined Scheme (Republic of Ireland)

Insurer	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)

Cover	<ul style="list-style-type: none"> “All Risks” of loss or damage to insured property including Subsidence
Deductible	<ul style="list-style-type: none"> €1,270 combined Material Damage and Business Interruption Deductible each and every loss
Principal inclusions	<ul style="list-style-type: none"> Fire Brigade Charges up to €25,000
Important notes	<ul style="list-style-type: none"> Day one basis 15% Cover for playing surface area of golf course excludes any loss by storm or tempest and all other wet perils Risk Reduction Conditions Apply

Material Damage – Contents (Mandatory)

Cover	<ul style="list-style-type: none"> “All Risks” of loss or damage to insured property including subsidence
Deductible	<ul style="list-style-type: none"> €1,270 combined Material Damage and Business Interruption deductible each and every loss
Principal inclusions	<ul style="list-style-type: none"> 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 Trees, shrubs and plants - €1,279 any one tree, shrub or plant - €6,350 in the aggregate any one incident - nil deductible Tools, implements and machinery - deductible €1,270 each and every loss Challenge cups and trophies (Sum insured available on request) - €300 deductible each and every loss Machinery & Breakdown Extension – Limit €250,000
Important notes	<ul style="list-style-type: none"> Day one basis 15% Risk Reduction Conditions Apply

Money (Optional)

Cover	<ul style="list-style-type: none"> Loss of money in situations described under Limits
Limits:	<ul style="list-style-type: none"> Premises/in transit - € Request Limit In safe - € Request Limit Bank night safe - € Request Limit
Excess	<ul style="list-style-type: none"> Nil
Principal inclusions	<ul style="list-style-type: none"> Personal accident assault: <ul style="list-style-type: none"> Capital benefits €20,000 and Weekly benefit up to 104 weeks No excess
Cover	<ul style="list-style-type: none"> Dishonest Acts of Employee
Limit of Liability	<ul style="list-style-type: none"> €50,000 any one period of Insurance

Excess	<ul style="list-style-type: none"> • €5,000 each and every claim
Important Notes:	<ul style="list-style-type: none"> • Discovery Period 24 Months
Deterioration of Stock (Optional)	
Cover	<ul style="list-style-type: none"> • Loss or damage to frozen food contained in any frozen food appliance caused by a rise or fall in temperature
Sum insured	<ul style="list-style-type: none"> • As requested
Excess	<ul style="list-style-type: none"> • €100 each and every loss
Important notes	<ul style="list-style-type: none"> • Excluding Mechanical & Electrical Breakdown
Business Interruption (Optional)	
Cover and limit of liability	<p>Covers available include:</p> <ul style="list-style-type: none"> • 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 • Additional cost of working • Loss of book debts • Denial of Access • Auditors Charges
Indemnity period	<ul style="list-style-type: none"> • 12 Months or as Requested <p>The maximum period needed to get back to normal trading following a major interruption</p>
Deductible	<ul style="list-style-type: none"> • €1,270 combined Material Damage and Business Interruption deductible each and every loss
Principal inclusions	<ul style="list-style-type: none"> • Public Utilities Extension • Murder , Suicide & Notifiable Disease
Important notes	<ul style="list-style-type: none"> • Payments on Account may be made on request
Employers Liability (Mandatory)	
Cover	<ul style="list-style-type: none"> • Legal liability for bodily injury to employees occurring during the period of insurance arising out of and in the course of their employment
Limit of Indemnity	<ul style="list-style-type: none"> • €13,000,000 any one event • Unlimited any one period of insurance
Excess	<ul style="list-style-type: none"> • Nil
Basis of declaration	<ul style="list-style-type: none"> • Non-adjustable, but a minimum premium applies
Important Notes :	<ul style="list-style-type: none"> • Cover provided for Volunteer's Activities
Public Liability / Products Liability (Mandatory)	
Cover	<ul style="list-style-type: none"> • 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
Limit of Indemnity	<p>Public Liability</p> <ul style="list-style-type: none"> • €6,500,000 any one event • Unlimited any one period of Insurance <p>Products Liability and Pollution and Contamination</p> <ul style="list-style-type: none"> • €6,500,000 any one event • €6,500,000 any one period of Insurance
Excess	<ul style="list-style-type: none"> • €650 each & every claim for Third Party Property Damage Only
Basis of declaration	<ul style="list-style-type: none"> • Non-adjustable, but a minimum premium applies

Loss of Licence (If Buildings insured)

Cover	<ul style="list-style-type: none"> Loss of licence for the Sale of Intoxicating Liquor following forfeiture or refusal to renew by the appropriate legislation governing such licences
Limit	<ul style="list-style-type: none"> 10% of Buildings sum insured/ Up to maximum €500,000 (refer if additional cover required)
Deductible	<ul style="list-style-type: none"> €1270 each and every claim

Trustees Liability (Optional)

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

Motor (Optional)

Cover	<ul style="list-style-type: none"> Third Party Only 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
Use	<ul style="list-style-type: none"> For the business or trade purposes of the Policyholder
Drivers	<ul style="list-style-type: none"> Any person acting on the Policyholders authority
Territorial limits	<ul style="list-style-type: none"> Republic of Ireland
Excess	<ul style="list-style-type: none"> To be advised on quotation for each and every claim in respect of accidental damage
Important Notes	<ul style="list-style-type: none"> Cover is for tractors, special type vehicles such as ride on mowers. Accidental Damage Fire & Theft cover if requested is provided under the machinery & plant specification of the material damage section of the policy

GRIP – GolfClub Risk Improvement Programme (Automatic)

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

Claims

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

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

