

Golfsure Combined Scheme (Republic of Ireland)

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| Insurer | Allianz p.l.c |
| Preceding Insurer | XL Insurance Company SE |

KEY COVER FEATURES

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

| Property Damage – Buildings (Optional) | |
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| 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 |

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| 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 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 - 25% of Business Interruption Sum Insured Denial of Access - 25% of Business Interruption Sum Insured (3 Months Indemnity Period) |
| 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 per policy wording |
| 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 |

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| 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>Golsure.combined@allianz.ie Phone: 1890 779 999 (call operator charges may apply)</p> |
| 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 |