

Golfsure Personal Scheme (Republic of Ireland)

Insurer	XL Catlin
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KEY COVER FEATURES

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

Golf Equipment / Personal Effect (Automatic)

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

Personal Liabilities (Automatic)

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 whilst the Insured is playing golf or on Golf Club Premises and further extends to include whilst attending any meeting of the Insured's golf club or attending any meeting or function on behalf of or as a representative of the Insured's golf club whether on a Golf Club Premises or not, excluding whilst commuting to and from such meetings or Functions
Limit of liability	<ul style="list-style-type: none"> • €2,600,000 any one claim • Unlimited any one period of insurance
Deductible	<ul style="list-style-type: none"> • €100 each and every property damage claim

Personal Accident (Automatic)

Cover and benefits	<ul style="list-style-type: none"> • If an Insured sustains Bodily Injury during the Operative Time and within the Period of Insurance which results within two years solely and independently of any other cause in death, Loss of Limb, Loss of Sight, Loss of Hearing, Permanent Total Disablement, Temporary Total Disablement, Medical Expenses, Fractures, Dental Expenses, Facial Scarring, Hospitalisation or Coma, the Insurer will pay the Insured the appropriate amount shown in the Schedule of Benefits below. <p>ITEM BENEFIT</p> <ol style="list-style-type: none"> 1. Accidental death €150,000 2. Loss of Limb or Loss of Sight of one Eye €150,000 3 (a) Loss of Limb (two or more) and/or Loss of Sight in both eyes or one of each €150,000 (b) (i) Loss of Hearing in both ears €150,000 (ii) Loss of Hearing in one ear €37,500 4. Permanent Total Disablement €150,000 5. Temporary Total Disablement Per week €250
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	<p>6. Medical Expenses United Kingdom / Northern Ireland €3,300 /Elsewhere €30,000</p> <p>7. Dental Expenses €10,000</p> <p>8. Hospitalisation payable per day up to max 20 days €50</p> <p>9. Coma payable per week for each full week of continuous unconsciousness up to max 26 weeks €100</p> <p>10 (a) Facial Scarring – length 10cm or longer €3,000 (b) Facial Scarring – length between 3cm and 9cm €1,500</p> <p>11. Fracture or Fractures (a) of the vertebral column (other than the coccyx) €1,500 (b) of the pelvis €1,200 (c) of the skull (other than the nose and teeth), breast bone, ankle or one or more bones of the leg (femur, patella, tibia and fibula) €500 (d) of the collar bone, elbow, wrist or one or more bones of the arm (humerus, radius and ulna) €250 (e) of a rib or coccyx €100 (f) of one or more bones of the hand, fingers, foot, thumbs, toes, the nose or any bone not specifically covered under items (a) to (e) above €40</p> <p>See policy document for provisions applicable to the Benefits</p>
Any one accident limit	<ul style="list-style-type: none"> • €5,000,000
Excess	<ul style="list-style-type: none"> • Nil except €32 each & every claim for medical & dental expenses

Remuneration	
Your remuneration	<ul style="list-style-type: none"> • Agreed fee per member
Our remuneration	<ul style="list-style-type: none"> • Management fee