

# Golfer's Insurance (Full Plan)



**TOKIO MARINE**  
INSURANCE GROUP

Your Golfer's Insurance Policy (Full Plan) covers you worldwide but excluding USA and Canada in respect of loss of or damage occurring whilst you are playing or practicing at any recognized golf club or golf course. The 5 types of coverage are outlined under Section 1 to 5 of your policy.

## SECTION 1 - Liability To The Public

### Coverage

This section covers your legal liability to third parties including accidental bodily injury to the caddie arising from accidents caused by you whilst playing or practicing golf at the golf course.

### Limit of Liability

We pay up to **RM2,000,000** in respect of any one accident or series of accidents constituting one occurrence and happening during the period of insurance, including all litigation costs and expenses.

### Main Exclusions

You are NOT covered in respect of:

- Liability resulting from any mechanically propelled vehicles licensed for road use
- Liability assumed by agreement unless such liability would have attached notwithstanding such agreement
- Liability arising from seepage, pollution or contamination, asbestos and latex allergy
- Fines, penalties, punitive or exemplary charges

## SECTION 2 - Personal Accident

(Age Limit: Between 16 to 65 years old)

### Coverage

This section covers you in respect of bodily injury caused solely and directly by violent accidental external & visible means whilst playing or practicing on the golf course resulting in:

• Death .....	RM200,000
• Total & irrecoverable loss of all sight in both eyes .....	RM200,000
• Total loss by physical severance of both hands or both feet or of one hand & one foot .....	RM200,000
• Total loss by physical severance of one hand or one foot together with the total and irrecoverable loss of all sight in one eye .....	RM200,000
• Total & irrecoverable loss of all sight in one eye .....	RM100,000
• Total loss by physical severance of one hand or one foot .....	RM100,000
• Medical & surgical treatment in respect of any one accident .....	RM50,000

### Main Exclusions

You are NOT covered in respect of:

- Suicide or any attempt thereat
- Diseases/illnesses such as hernia, infection, parasites, fits, malaria, dengue fever, AIDS, childbirth or pregnancy
- Claim resulting from pre-existing physical or mental defect or infirmity

## SECTION 3 - Golfing Equipment And Personal Effects

### Coverage

This section covers you against loss of or damage to:

- Golf Clubs Bags and Bag Trundles and other accessories belonging to you or held in trust by you or on commission occasioned by any cause not specifically excluded herein up to the **Sum Insured of RM10,000 any one period of insurance**. Cover under this Section shall commence from the time you leave your residence for the purpose of play or practice and shall end upon your return to your residence.
- Personal Effects belonging to you whilst contained within the premises of the Golf Club or during play or practice occasioned by Fire, Burglary, Housebreaking, Larceny or Theft up to the **Sum Insured of RM5,000 any one period of insurance**.

### Main Exclusions

You are NOT covered in respect of:

- Loss of or damage to jewellery, trinkets, money, securities or stamps

- Theft of Golf Club Bags & Bag Trundles and other Golf Accessories whilst contained in an automobile unless all doors and windows are securely locked. There must be visible signs of forcible entry to the automobile.

#### **SECTION 4 - Buggy**

##### **Coverage**

This section covers you against loss of or damage to the Buggy up to the Sum Insured of **RM2,500** any one period of insurance whilst in the care, custody and control of you, within the premises of Golf Club occasioned by any cause not specifically excluded herein.

##### **Main Exclusions**

You are NOT covered in respect of claims arising from mechanical breakdown, derangement, gradual deterioration or inherent defect of the Buggy.

#### **SECTION 5 - Hole-In-One**

##### **Coverage**

If you hit a Hole-In-One at any recognized Golf Club, we shall pay you **RM5,000** in all for any one period of insurance.

##### **General Exclusions Applicable to All Sections**

You are NOT covered in respect of:

- Any consequential loss of any kind whatsoever
- War, Civil War and any act of Terrorism
- Radioactive and Nuclear Energy Risks
- Loss or damage caused by wear and tear

##### **Duty of Disclosure**

- Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.
- Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.
- The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
- In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

##### **Contribution**

If any the time of any loss, damage or injury there be any other subsisting insurance or insurances effected by you or your family members covering the same, we shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.

##### **Payment of Premium**

- Premium must be made to your insurance intermediary or direct to us within 60 days from the inception of this Policy.
- Payment can be made by cash, credit card or cheques (cheques should be made in favor of **Tokio Marine Insurans (M) Berhad**).
- Insist on a receipt for the premium paid.
- Contact us if you have not received your policy after one month of purchase.

## **WHAT YOU SHOULD DO In The Event Of Loss/Damage**

##### **Notification of Claim**

You must notify us in writing with full details of the incident/accident as soon as possible within the time frame stipulated in your policy. Early notification is required to avoid any prejudice to your claim. Lodge a police report immediately if involving theft, accident and/or injury to third party.

### Submission of Claim

You must submit your claim with all supporting information and documents as requested to us as soon as possible. If adjusters/investigators are appointed by us, you must give full cooperation to them in assessing your claim.

### Duty of Disclosure of Claim Information

You must provide answers to the Claim Form truthfully as any misrepresentation or concealment will prejudice your claim.

## HOW TO LODGE A Complaint And Redress Avenues Available



#### Write to either :

1. the Integrated Contact Centre of Bank Negara Malaysia via [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my); or
2. the insurance mediator of the Ombudsman for Financial Services.

Alternatively, you could walk in to lodge a complaint at BNMLINK (please refer to [www.bnm.gov.my/bnmlink/index.htm](http://www.bnm.gov.my/bnmlink/index.htm)) or you could take your case to court.

For more information about Tokio Marine and our products and services, please log on to our website [www.tokiomarine.com](http://www.tokiomarine.com).

Tokio Marine Insurans (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.