

**VISITING GOLFERS AND MEMBERS  
INSURANCE SCHEME  
INFORMATION PACK**

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## INTRODUCTION

The Visiting Golfers and Members Insurance Scheme were developed in conjunction with the English & Scottish Golf Unions. Its aim is to provide additional protection to golf clubs by offering a facility to give all members and visiting golfers a personal liability insurance policy at minimal cost. The policy is underwritten by Royal & Sun Alliance Insurance Plc.

In recent years there has been growing concern that Golf Clubs are becoming increasingly exposed to legal action from its neighbours/visiting golfers through the actions of people playing golf. Courts are taking a less sympathetic view with Clubs and, in addition, their responsibility for providing a safe environment is becoming more onerous.

The Visiting Golfers and Members Insurance Scheme was specifically designed to minimise a Club's exposure to legal disputes by ensuring that all visitors to the Club and members had adequate insurance in the event of them causing injury or damage.

Furthermore, as most claims or disputes arise from purely accidental damage (i.e. a wayward golf shot) to third party property, either in or surrounding the course, it is most unlikely that this type of incident would be covered under an individual's household insurance or a foreign visitor's travel insurance. This Scheme allows for repairs to such property **without negligence** having to be established.

We believe it is totally impractical for a golf club to "police" whether or not a visiting golfer or member has adequate insurance cover. By arranging an agreed level of cover for everyone, you have effectively solved this problem.

To arrange cover simply complete the attached Agreement or contact Nora Ferda or Michaela Laing at Carrick Neill, 49 Manor Place, Edinburgh, EH3 7EG, Tel: 0131 225 7777 for further information or advice.

**VISITING GOLFERS INSURANCE SCHEME**  
Underwritten by Royal & Sun Alliance Insurance Plc

The following provides only a summary of the main policy benefits, terms and conditions. For full details of these, you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request.

**Summary of Cover**

<b>COVER</b>	<b>FEATURES AND BENEFITS</b>	<b>SIGNIFICANT EXCLUSIONS OR LIMITATIONS</b>
<i>Personal Liability Insurance</i>	Insurers will pay up to £5million, plus costs and expenses, for accidental injury to another person or accidental damage to third party property if a visiting golfer is found to be legally responsible.	Any wilful or malicious acts. Damage to your own property. Damage caused directly or indirectly by mechanical or electrically propelled vehicles owned by or in the custody or control of You.
<i>Accidental Damage to Third Party Property (Good Neighbour Cover)</i>	Insurers will pay up to £10,000 to make good any damage accidentally caused to third party property irrespective of legal liability.	Any wilful or malicious acts. Damage to your own property. Damage caused directly or indirectly by mechanical or electrically propelled vehicles owned by or in the custody or control of You. Only occurring at the golf club named in the policy.
<i>Personal Accident Benefit</i>	Insurers will pay £10,000 to a visiting golfer in the event he/she suffers the loss of a limb, sight, death or becomes permanently and totally disabled following an accident.	Death or physical disability must occur within 24 months of the accident. Resulting from any pre-existing medical condition.
<i>Contingency Cover</i>	A visiting team or individual golfer who is given courtesy of the course will be given cover under this insurance.	Any other insurance policy, in force, covering the same event.

**NB** There are no excesses under any section of this policy.

## THE BENEFITS

### 1. TO THE VISITOR

- \* Protection given which is not normally available under a household or other liability policy.
- \* Protects their financial well being in the event of them being sued.
- \* Provides funds so they can come forward and admit they caused damage.
- \* No administrative effort is required to obtain the cover.
- \* Carrick Neill's staff are highly experienced in dealing quickly with claims of this nature.

### 2. TO THE CLUB

- \* Ensures funds are available to compensate members or other visitors if they successfully sue a visitor.
- \* The likelihood of a visitor "confessing" to causing damage increases considerably because funds are available.
- \* Your relationship with your neighbours is likely to improve, reducing the risk of legal action.
- \* You know that all visitors have insurance and what the policy covers.
- \* The claims experience under this scheme has no effect on your other insurances.

# **VISITING GOLFERS INSURANCE SCHEME**

## **ADMINISTRATION**

One of the benefits of the scheme is that the administration has been made as simple as possible for both the Club and the visitor. This page should give all the information you need to be able to run the scheme.

### **1. WHAT CARRICK NEILL DO**

Once we have agreed an implementation date, we will supply you with the following:-

1. Books of pre-printed certificates which provide a summary of cover.
2. Policy booklets.
3. Claim forms.

We shall be available throughout the year to deal with any problems which either you or the visitor may have.

Our claims team have many years of experience dealing with golf related incidents and for the vast majority of claims, except personal injury, we are able to agree settlement on behalf of insurers within 48 hours.

### **2. WHAT YOUR GOLF CLUB DOES**

1. Gives each visitor a pre-printed certificate.
2. A copy of the policy should be made available if requested.

### **3. IN THE EVENT OF A CLAIM**

Claims must be notified to Carrick Neill, by post to 49 Manor Place, Edinburgh, EH3 7EG or by fax to 0131 220 1016 using an appropriate claim form supplied by the Club. There should be no admission of liability.

In the event of accidental damage to third party vehicles two repair estimates should be submitted to us, unless it is damage to a windscreen.

## MEMBERS INSURANCE SCHEME

Underwritten by Royal & Sun Alliance Insurance Plc

The following provides only a summary of the main policy benefits, terms and conditions. For full details of these, you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request.

### Summary of Cover

COVER	FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<i>Personal Liability Insurance</i>	Insurers will pay up to £5million, plus costs and expenses, for accidental injury to another person or accidental damage to third party property if a member is found to be legally responsible.	Any wilful or malicious acts. Damage to your own property. Damage caused directly or indirectly by mechanical or electrically propelled vehicles owned by or in the custody or control of You.
<i>Accidental Damage to Third Party Property (Good Neighbour Cover)</i>	Insurers will pay up to £10,000 to make good any damage accidentally caused to third party property irrespective of legal liability.	Any wilful or malicious acts. Damage to your own property. Damage caused directly or indirectly by mechanical or electrically propelled vehicles owned by or in the custody or control of You. Only occurring at the golf club named in the policy.
<i>Hole in One</i>	A benefit of £75 will be paid in the event of a member achieving a Hole in One in a qualifying medal or stableford competition.	Any match play events, greensomes or Texas scrambles.
<i>Personal Accident Benefit</i>	Insurers will pay £15,000 to a member in the event that a member, as a result of an accident at the golf club, suffers the loss of a limb, sight, death or becomes permanently and totally disabled.	Death or physical disability must occur within 24 months of the accident. Resulting from any pre-existing medical condition.

**NB** There are no excesses under any section of this policy.

## **MEMBERS INSURANCE SCHEME**

### **1. ADMINISTRATION**

A block policy will be issued to the Club covering all members.

Each member must be given a summary of cover. This is provided by insurers in the form of a plastic card (credit card size) or a copy of page 5 of this document.

In the event of a significant increase in the number of members during the year please advise us.

### **2. IN THE EVENT OF CLAIM**

Claims must be notified to Carrick Neill, by post to 49 Manor Place, Edinburgh, EH3 7EG or by fax to 0131 220 1016 using an appropriate claim form supplied by the Club. There should be no admission of liability.

In the event of accidental damage to third party vehicles two repair estimates should be submitted to us, unless it is damage to a windscreen.

## **PAYMENT METHODS**

### **1. VISITING GOLFERS SCHEME**

It is an annual premium based on the estimated number of visiting golfers over a twelve month period. The premium charged by insurers is currently based on £0.50, inclusive of Insurance Premium Tax per visitor of which the club retains 10% as an administration fee (the minimum annual cost is £150.00). If required the premium can be spread over 10 months, interest free.

You can elect to pay the premiums by one of the following options:-

- (a) The annual premium is payable at the start of the insurance year which is based on the anticipated number of visitors for the forthcoming year. At the end of twelve months we will ask you to declare the number of visitors tickets sold throughout the previous year. At this time, we will calculate if there is an additional amount payable to insurers or if the Club is due a return premium.

**OR**

- (b) A deposit premium of 20% of the anticipated number of visitors for the forthcoming year with the balance being collected by Banker's Order in ten equal monthly instalments, interest free, commencing two months after inception of the policy. Again, the declared number of visiting tickets sold would be made at the end of twelve months.

### **2. MEMBERS SCHEME**

Insurers calculate the annual premium based on the total number of members at £3.00 (including Insurance Premium Tax) per person subject to a minimum annual cost of £150.00. This premium must be paid in full by the inception date of the policy.

\* Should you wish to consider alternative methods of payment, please contact our office.

**Demands and Needs Statement**  
**Visiting Golfers' & Members' Insurance Scheme**

Policy Reference: RKK709636/RKK709053

This document is a record of the information you have provided to us, and the recommendations we have made to you with regards to your insurance requirements

You must check that all the information contained in this statement is correct and complete. If any of the details are not, please contact us immediately

You have advised us of the following:

- **Your Occupation is** Golf Club
- **You wish to insure** in respect of members' and visiting golfers' liability

In view of this we have recommended the Visiting Golfers' and Members' Insurance Scheme as the product which is best suited to your needs. It is underwritten by Royal & Sun Alliance Insurance.

It offers a range of covers as follows:

Protection in respect of:

- Accidental bodily injury, death or disease to any person arising out of members' or visiting golfers' activities at the golf club or for members whilst they are temporarily at any other golf club in the world
- Accidental loss of or damage to third party property arising out of members' or visiting golfers' activities at the golf club
- Death, Loss of Limbs or Sight and Permanent Total Disablement of members or visiting golfers arising out of activities at the golf club
- Contingency cover – only for visiting golfers; when a team or individuals are given courtesy of the course given cover under this insurance will operate as long as there is no other insurance in force at the time.

Additional Benefit:

- Hole-in-One – a benefit payable to members only, in the event of a hole-in-one being achieved in an official medal or stableford competition held at the golf club

### **Personal Recommendation**

The Visiting Golfers and Members' Insurance Scheme provides cover for 12 months

This Insurer has been selected from a single insurer and is recommended because of:

Their level of service  
Premium cost  
Their expertise in this field  
The length of time they have been established  
They specialise in this type of insurance

**This policy does not meet your demands and needs in the following way:**

- Loss of or damage to your tangible assets on your premises and elsewhere
- Business Interruption – protection of your revenue following an insured loss to your assets
- Employers' Liability insurance - provides protection against your legal liabilities for death or bodily injury to your employees
- Public Liability - provides cover for the club's legal liability for injury or for loss of or damage to property not owned by you or in your control should you injure a third party or damage their property arising out of your business activities
- Terrorism - cover for your business as a result of an act of terrorism
- Engineering Inspection – an inspection service for machinery such as lifts and heating equipment
- Motor - provides cover for your legal liabilities for registered and un-registered vehicles, including Road Risks cover
- Employee Dishonesty – cover for theft, fraud or dishonesty of employees
- Book Debts - cover for the cost of tracing and establishing money owed to your business following loss or damage to your business books or records
- Loss of Licence – cover for any reduction in value of your interest in the premises or business following a loss of licence
- Commercial Legal Protection – protection against legal costs and expenses arising from specified civil and criminal incidents in connection with your business
- Business Travel – travel insurance cover for you and your employees whilst travelling on business in the UK or abroad
- Directors' & Officers' - provides protection for the legal liability you may incur as a Director/Officer of your business in the event that a third party was to bring legal action against you

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**MEMBERS INSURANCE SCHEME**

**PREMIUM DECLARATION**

Number of Members @ **INCEPTION**

Total Premium at £3.00 per Member

£

SIGNED: .....

DATE: .....

1. Payment is due before the policy start date.
2. Your cheque should be made payable to Carrick Neill and sent to Carrick Neill, 49 Manor Place, Edinburgh, EH3 7EG.
3. Premiums are inclusive of Insurance Premium Tax at 6%.

Please tick box if you wish a member of our golf club insurance team to contact you with a view to quoting for the Club's main policy

**VISITING GOLFERS SCHEME  
DECLARATION**

Estimated Number of Visiting Golfers for the next 12 months

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Net Premium per Visitor

£0.45
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CHOSEN PAYMENT METHOD      £      FULL ANNUAL PAYMENT

**or**

£      20% DEPOSIT + INSTALMENTS

SIGNED ON BEHALF OF THE CLUB.....

STATUS OF SIGNATORY.....

4. Payment is due before the policy start date.
5. Your cheque should be made payable to Carrick Neill and sent to Carrick Neill, 49 Manor Place, Edinburgh, EH3 7EG.
6. Premiums are inclusive of Insurance Premium Tax at 6%.

Please tick box if you wish a member of our golf club insurance team to contact you with a view to  quoting for the Club's main policy