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Income

PC/NB/PLGOCL/014

21 Jul 2011

THE SINGAPORE PROFESSIONAL GOLFERS' ASSOCIATION
249 SEMBAWANG ROAD
SEMBAWANG COUNTRY CLUB
SINGAPORE 758352

Dear Policyholder

GOLFER'S INSURANCE (GGO)

POLICYHOLDER NAME: THE SINGAPORE PROFESSIONAL GOLFERS' ASSOCIATION

POLICY NUMBER: 5030433370-03

Thank you for insuring with Income.

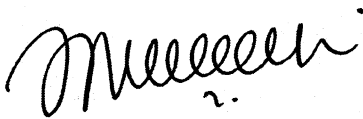
We are pleased that you have chosen us to assist you in your insurance needs and are confident that you will be satisfied with the insurance coverage.

Enclosed are the policy documents. Kindly examine carefully to ensure that they are in accordance with your requirements.

If you have any queries, please contact our Customer Service Officers at 6788 6616 or email us at csquery@income.com.sg. Alternatively, you may contact your insurance adviser, AVA INSURANCE BROKERS PTE LTD at 65356838 or email motor@ava-ins.com. We would be most happy to assist you.

For any correspondence on your Golfer's Insurance policy, please quote the policy number to assist us in responding to you quickly and kindly keep us informed of any changes to your residential address and contact numbers.

Yours sincerely



Tan Suee Chieh
Chief Executive

NB: The Code of General Insurance Practice and Your Guide to General Insurance are available online at www.gia.org.sg

如您需要服务专员以华语向您解释此信内容或以华语与服务专员通话, 请拨打华语服务热线 6788 8288。

Jika anda inginkan surat ini dijelaskan dalam Bahasa Melayu, atau berbicara dengan Pegawai Perkhidmatan Pelanggan kami dalam Bahasa Melayu, sila hubungi talian hotline kami di 6788 8488.

Free Look Provision

This Policy may be cancelled by written request to us within 14 days from receipt of this Policy. In which case any premiums paid less administrative charges incurred by us in underwriting this Policy will be refunded. If this Policy is sent by post, it is deemed to have been delivered and received in the ordinary course of the post, seven days after the date of posting. This Provision is not applicable to Motor policies, Foreign Maid policies, Travel policies, Short-term policies with terms of less than a year and Policy Renewals.

NTUC Income Insurance Co-operative Limited

NTUC Income Centre 75 Bras Basah Road Singapore 189557 | t. 63 INCOME (6346 2663) | f. 6338 1500 | csquery@income.com.sg | www.income.com.sg

RENEWAL CERTIFICATE

In consideration of the Insured having applied and having paid or agreed to pay the premium as stated hereunder the undermentioned Policy is hereby continued in force for the period shown below, subject to the printed conditions and stipulations thereof and to such other conditions as are written or endorsed thereon.

GST Reg No. M4-0003030-8

Class of Policy : GOLFER'S INSURANCE
Policy Number : 5030433370-03
The Policyholder : THE SINGAPORE PROFESSIONAL GOLFERS' ASSOCIATION
249 SEMBAWANG ROAD
SEMBAWANG COUNTRY CLUB
SINGAPORE 758352

Period of Insurance : 19 Jul 2011 to 18 Jul 2012
Sum Insured : As stated below
Premium (inclusive GST) : S\$8,105.25
Insured Person(s) : 175 (As per list attached)

BENEFIT

SUM INSURED/LIMIT OF INDEMNITY

SECTION I : LIABILITY TO THE PUBLIC	S\$500,000.00 ANY ONE ACCIDENT/ANY ONE PERIOD
SECTION II (1) : PERSONAL ACCIDENT	S\$20,000.00
SECTION II (2) : PERSONAL ACCIDENT	S\$100.00 PER WEEK
SECTION III : MEDICAL EXPENSES	S\$250.00
SECTION IV : GOLFING EQUIPMENT	S\$1,000.00 (DEDUCTIBLE: \$200 OF EACH AND EVERY LOSS)
SECTION V : PERSONAL EFFECTS	S\$500.00 (DEDUCTIBLE: \$100 OF EACH AND EVERY LOSS)
SECTION VI : HOLE-IN-ONE	S\$500.00

Territorial Limits : Worldwide

Memo : 1) Section VI - Hole in One whereby date of club bills should not be more than 7 days from your hole-in-one shot which you holed whilst playing in any competition and/or friendly game in any recognised golf course.

2) Section IV - Accidental damage to golfing equipment up to S\$1,000.00 (Deductible: S\$200 of each and every loss) for potential local or foreign members whilst playing at any golf course in Singapore only. Section IV Golfing Equipments include cost of repair or replacement for Insured member's golf clubs & bags including caddie carts/buggy hired from the golf course due to accident, loss or theft whilst on any golf course or whilst in transit to & from the golf course.

3) General Exclusions 3 & 4 to be deleted.

4) Insured person : As per list lodged with us.

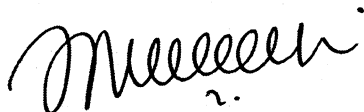
5) Territorial Limits : Any golf course worldwide.

Agency : AVA INSURANCE BROKERS PTE LTD (00000690850)
Date of Issue : 21 Jul 2011

DUTY OF DISCLOSURE

We would remind you that you must disclose to us, fully and faithfully, the facts you know or ought to know, otherwise you may not receive any benefit from your Policy.

Signed in Singapore by order of Board of Directors



Chief Executive

Policy Number: 5030433370-03

Summary of Key Contract Terms and Obligations for Golfer's Insurance

For full details, please refer to the policy which is the legally binding document.

COVERAGE

This Policy provides the following benefits when you are playing or practising golf on any golf course or driving range:

Benefits	Compensation
Public Liability	up to \$300,000 for third party bodily injury and/or property damage
Personal Accident	Death \$50,000 Loss of limbs or eyes up to \$50,000 Temporary total disablement \$250/week (up to 104 weeks)
Medical Expenses	up to \$1,000 for medical expenses incurred due to accident
Golfing Equipment	up to \$2,000 for repair or replacement of golfing equipment damaged or lost due to accident or theft Deductible: \$200 each and every loss
Personal Effects	up to \$1,000 for repair or replacement of personal effects due to accident or theft Deductible: \$100 each and every loss
Hole-in-One	up to \$500 for hole-in-one reimbursement for food and beverages incurred at the golf course premises following the hole-in-one

Territorial Limits: Worldwide

MAIN EXCLUSIONS

This Policy does not cover war/nuclear risks and consequential loss.

CANCELLATION

You may cancel the Policy by notifying us in writing or through the phone and the cancellation will take effect from the date we receive the notice of cancellation. If the cancellation is effected before the commencement date of insurance, we will refund the premium less \$10. No refund will be given if the cancellation is effected after the commencement date of the insurance.

CLAIMS

All claims are to be submitted to us as soon as possible on our prescribed form together with all supporting documents. If you need any help, our Claim Service Centre (CSC) located at NTUC Income Centre will be pleased to assist you. Alternatively, you may call our 24-hours hotline at 6788 6616.

We will process and decide on your claim within 7 working days upon receiving all relevant information. If you are not satisfied with the way we handled your claim, we will refer you to Financial Industry Disputes Resolution Centre Ltd (FIDReC) for their advice.

Our vision is to settle your claim promptly, fairly and hassle-free.

SCOPE OF COVER

SECTION I LIABILITY TO THE PUBLIC

We will indemnify you against all sums which you shall become legally liable to pay as damages consequent upon:

- (a) accidental bodily injury to any person whether fatal or otherwise
- (b) accidental loss of or damage to property

caused by your negligence whilst playing or practising golf on any golf course or driving range.

Our liability under this Section for all damages payable in respect of any one occurrence or number of occurrences shall not exceed the Sum Insured under Section I.

In respect of a claim for damages, we will also pay all costs and expenses of litigation:

- (i) recovered by any claimant against you
- (ii) incurred by you with our written consent.

In the event of your death, we will indemnify your legal personal representatives provided that such representatives shall as though they were you observe, fulfill and be subjected to the terms, conditions and exclusions of this Policy insofar as they can apply.

EXCLUSIONS TO SECTION I

We will not indemnify you in respect of liability consequent upon:

- (a) death of or bodily injury to any person being a member of your family or household or at the time of sustaining such injury engaged in and upon your service (a person casually engaged by you solely for your services as a caddie excepted)
- (b) loss of or damage to property belonging to or in your charge or under your control or any member of your family or household or in the charge of or under the control of any person in your service
- (c) any agreement by you to pay any sum by way of indemnity or otherwise unless such liability would have attached in the absence of such agreement.

JURISDICTION CLAUSE

The indemnity under Section I shall not apply in respect of judgements which are delivered by or obtained from a Court of Competent jurisdiction in the U.S.A and Canada.

SECTION II PERSONAL ACCIDENT

If you shall sustain bodily injury caused by violent, accidental, external and visible means whilst playing golf on any golf course or driving range, we will pay you or your legal personal representatives:

- (1) If the injury results in:
 - (a) death within 12 months of the accident; or
 - (b) total and irrecoverable loss of all sight of one or both eyes; or
 - (c) loss or physical severance of one or two limbs

we will pay the Sum Insured specified under Section II (1).

- (2) If the injury results in you being totally and absolutely disabled from attending to business of any kind, we will pay the Sum Insured specified under Section II (2) for a maximum period of 104 consecutive weeks.

Provided that:

- (i) "Limb" shall mean hand or foot

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- (ii) payment under Section II (2) shall not be made until the total amount have been ascertained and agreed and in no circumstances shall the payment in respect of one or more injuries exceed the Sum Insured under Section II (2)
- (iii) the total sum payable under this Section in respect of all injuries sustained during any one Period of Insurance shall not exceed the Sum Insured under Section II (1).

EXCLUSIONS TO SECTION II

No compensation shall be payable for death or bodily injury directly or indirectly caused by:

- (a) self-injury, suicide or attempted suicide, insanity, intemperance or the influence of intoxicants or drugs unless under medical supervision
- (b) pregnancy or childbirth.

SECTION III MEDICAL EXPENSES

If you incur medical expenses as a result of bodily injury caused by violent, accidental, external and visible means whilst playing golf on any golf course or driving range, we shall reimburse you up to the Sum Insured under Section III, provided that the expenses are incurred within 12 months of the accident.

SECTION IV GOLFING EQUIPMENT

We will indemnify you against loss of or damage to your golfing equipment include golf clubs, golf bags, golf balls, caddie-cars and umbrellas by any accident whilst at or in transit to or from any golf course or driving range.

Our liability for any 12 consecutive month period from the commencement date of the insurance, shall not exceed the Sum Insured under Section IV.

EXCLUSIONS TO SECTION IV

We shall not be liable for loss or damage:

- (a) caused by or resulting from wear and tear or depreciation
- (b) to golf balls unless contained in the golf bag at the time of the loss.

SECTION V PERSONAL EFFECTS

We will indemnify you against loss or damage (other than by wear and tear or depreciation) to your personal effects (not being insured under Section IV) while such effects are in any recognised golf club houses.

Our liability for any 12 consecutive month period from the commencement date of the insurance, shall not exceed the Sum Insured under Section V.

EXCLUSIONS TO SECTION V

We shall not be liable in respect of loss of or damage to watches, jewellery, trinkets, field and other glasses, cameras, portable radio sets, money, securities, stamps, motor vehicles and accessories.

SECTION VI HOLE-IN-ONE

We will pay your expenses for the customary entertainment of club members up to the Sum Insured under Section VI on presentation of:

- (a) a properly authenticated certificate issued by the appropriate golf club; and
- (b) club bills. Date of club bills should not be more than 48 hours from your hole-in-one shot which you holed whilst playing in any competition and/or friendly game in any recognised golf course.

GENERAL EXCLUSIONS

1. We shall not be liable for any loss, damage or other contingency occasioned by or through or in consequence, directly or indirectly of war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, military or popular rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of seige or any of the events or causes which determine the proclamation or maintenance of martial law or state of seige, or act of terrorism.

Act of Terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public, in fear.

2. This Policy does not insure any loss, damage or liability caused by or arising from radioactivity or from the use, existence or escape of any nuclear fuel, material or waste.
3. This Policy does not cover any person under the age of 16 or over the age of 65 unless specifically allowed by endorsement.
4. This Policy does not cover professional golf players.

CONDITIONS

1. This Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or the Schedule shall bear such specific meaning wherever it may appear.
2. You must take all reasonable precautions to reduce or remove the risk of loss or damage and keep the Interest Insured in a good condition.
3. Any amendment made to this Policy will not be valid unless endorsed in writing by our authorised officer.
4. In the event of any happening which may give rise to a claim under this Policy, you shall:
 - (a) give us written notice immediately after the happening
 - (b) at your own expense supply us with full particulars in writing as soon as possible, and in the case of a claim under Section IV or V, not later than 30 days after the occurrence of the loss or damage
 - (c) notify or forward to us every letter, claim, writ, summons or process immediately on receipt and no admission, offer, promise, payment or indemnity shall be made or given by you without our written consent (for claims arising under Section I)
 - (d) at your own expense, furnish to us all such certificates, information and evidence in such format and nature as we may reasonably require for the purpose of ascertaining our liability and you shall act upon medical or surgical advice as soon as practicable and submit to medical examination at our expense as often as we may reasonably require (for claims arising under Section II)
 - (e) give us all such information and assistance as we may reasonably require.
5. We shall be entitled to:
 - (a) undertake in your name and on your behalf the absolute conduct, control and settlement of any proceedings (at our expense and for our benefit) to recover compensation or secure indemnity from any third party in respect of anything covered by this Policy
 - (b) pay you the Sum Insured under Section I after deduction of any compensation already paid, or any lesser amount to settle the claim(s). After paying you, we shall relinquish conduct and control of and will be under no further liability except for litigation costs and expenses recoverable or incurred in respect of the conduct of such claim(s) before the date of such payment.
6. No payment will be made under this Policy if the claim is:
 - (a) in any respect fraudulent
 - (b) intentionally exaggerated

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(c) supported by false declaration.

7. If any other insurance covers the same loss, damage or liability we will pay only our rateable proportion of any claim.
8. We may cancel this Policy by giving you seven days' notice at your last known address. You may also cancel this Policy by notifying us and the cancellation will take effect from the date we receive the written notice of cancellation. If the cancellation is effected before the commencement date of insurance, we will refund the premium less \$10. If the cancellation is effected after the commencement date of insurance, there will be no refund due to you.
9. No payment shall be made until the total amount of such payment has been ascertained or agreed.
10. A person who is not party to this agreement shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.
11. All disputes or differences under this Policy shall be referred to arbitration in accordance with the Arbitration Act or any statutory re-enactment thereof and the making of an award shall be a condition precedent to any right of Action against us.