



Individual Golfers Insurance

Product Disclosure Statement



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About our Individual Golfers Personal Insurance

About Zurich

The insurer of this product is Zurich Australian Insurance Limited (ZAIL), ABN 13 000 296 640, AFS Licence Number 232507. In this document, ZAIL may also be expressed as 'Zurich', 'we', 'us' or 'our'.

ZAIL is part of the Zurich Insurance Group, a leading multi-line insurer that serves its customers in global and local markets. Zurich provides a wide range of general insurance and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, including multinational corporation.

This Product Disclosure Statement (PDS) is an important document. You should read it carefully before making a decision to purchase this product.

This PDS will help you to:

- decide whether this product will meet your needs; and
- compare this product with other products you may be considering.

The information contained in this PDS is general information only. It is important you read your policy to ensure you have the cover you need.

How to apply for this insurance

Zurich distributes this product via One Underwriting Pty Ltd, ABN 50 006 767 540, AFS Licence Number 236653.

Throughout this document when we are referring to One Underwriting Pty Ltd, we may simply refer to them as your intermediary.

If you are interested in buying this product, you should contact your intermediary. Your intermediary can help you tailor your insurance policy to best suit you. If you then decide to apply for insurance and we accept your proposal, One Underwriting Pty Ltd will issue you with a policy *schedule*, which is a document that sets out the details of your particular insurance policy with us.

If you have any inquiries about this product, you should speak to your intermediary who should be able to provide you with all the information and assistance you require. If you are not satisfied with the information provided by your intermediary you can contact us at the address or telephone number shown on the back cover of this PDS. However, we are only able to provide factual information or general advice about the product. We do not give any advice on whether the product is appropriate for your personal objectives, needs or financial situation.

Words with special meaning

We italicise terms in this PDS, to show that words are abbreviations or have a particular defined meaning. You should refer to the 'Meaning of words used' in this document to obtain the full meaning of such terms.

Our Individual Golfers Insurance

The Individual Golfers insurance cover can be purchased by non-professional golfers to provide a wide range of cover.

The policy has six (6) *cover sections* which you can select, and the individual covers are summarised as follows:

Golf Equipment Cover

During the *period of insurance* we will cover you for the loss of, or damage to, your *golf equipment* (please refer to Meanings of words used – Golf Equipment on page 10). However, the *golf equipment* is not covered for damage caused by normal wear and tear, or damage arising from any inherent defect in your *golf equipment*.

Legal Liability Cover

We insure you for legal liability (for an event that occurs during the *period of insurance*) while you are on *golf club grounds*. By legal liability we mean your legal responsibility to pay compensation for causing:

- bodily injury or death to someone other than you; or
- loss or damage to property owned or controlled by someone other than you.

Personal Accident Cover

If, as a result of an *accident* which occurs on *golf club grounds* during the *period of insurance*, you sustain an injury resulting directly (and independently of any other cause) in one of the specified Events, (please refer to pages 18 to 20) we will pay you the amount listed beside the relevant Event.

Hole in One Cover

We will reward you \$300 if you score a Hole in One whilst playing in an official 9 or 18 hole competition at any registered golf club in Australia where the course is over 4,500 metres in length and the fairway of the hole was at least 100 metres long.

Motor Vehicle Cover

We will reimburse you up to an amount of \$1,000 to repair any physical damage (or to cover the insurance excess) caused to your registered motor vehicle by a golf ball or falling tree or falling branch whilst the vehicle was parked within *golf club grounds*.

Motorised Golf Cart Cover

We provide certain cover in Australia for the loss of, or damage (but not normal wear and tear, or damage arising from any inherent defects) to, your *motorised golf cart* up to an amount of \$5,000 or the amount otherwise shown on your *schedule*.

Our Contract with you

Your policy is a contract of insurance between you and Zurich and contains all the details of the cover that we provide.

Your policy is made up of:

- the policy wording, which begins on page 10 of this document. It tells you what is covered, sets out the claims procedures, exclusions and other terms and conditions of cover;
- the information you provide to us when applying for insurance cover;
- your most current *schedule* issued by One Underwriting Pty Ltd. The *schedule* is a separate document unique to you, which shows the insurance details relevant to you. It includes any changes, exclusions, terms and conditions made to suit your individual circumstances and may amend the policy; and
- any other changes advised by us or One Underwriting Pty Ltd in writing (such as an endorsement or a supplementary PDS). These changes vary or modify the above documents.

Please note, only those *cover sections* shown as covered in your *schedule* are insured.

This document is also the PDS for any offer of renewal we may make, unless we tell you otherwise. Please keep your policy in a safe place.

We reserve the right to change the terms of this product where permitted to do so by law

Significant issues to consider

Insurance contracts contain policy exclusions, policy terms and conditions and policy limits and sub-limits that you should be aware of when deciding to purchase our product. These things may affect the amount of the payment that we will make to you if you have a claim.

We may express some policy terms, policy limits or sub-limits as being either a dollar amount or a percentage of your sum insured shown in your *schedule* or some other amount, factor or item specified in the relevant clause or this document.

You should be aware of the following matters in considering whether this product is suitable for your needs.

Policy limits

The amount of cover is limited to the amounts shown in the policy (e.g. we only pay \$3,000 if you suffer a fractured hip), therefore please read the policy wording, so that you are aware of the policy limits.

If you think the limits provided by this policy are insufficient to cover your needs, you should discuss this with your insurance adviser.

Your golf equipment

The cover we provide on your *golf equipment* depends on a number of factors, including the age, condition and the overall limits of the policy.

Excesses may apply

For each of the available covers, an excess may apply. An excess is not an additional fee charged by us at the time of making a claim. Rather, it is the uninsured first portion of a loss for which you are otherwise covered, i.e. the amount that you must contribute towards each claim.

Details of the excess amounts and circumstances in which they will be applied, are set out below.

For Section 1 – Golf Equipment Cover, you pay the first \$350 for any theft claim and the first \$100 for any other claim. However if the theft or loss occurred whilst the *golf equipment* was in a car or was left unattended in the *open air* (but not whilst actually playing a round of golf), you must pay the first \$550 of any claim.

For Section 5 – Motor Vehicle Cover, you pay the first \$100 for any claim.

For Section 6 – Motorised Golf Cart Cover, you pay the first \$350 for any theft claim and the first \$100 for any other claim. However if the theft or loss occurred whilst the *motorised golf cart* was left unattended in the *open air* (but not whilst you are actually playing a round of golf), you must pay the first \$550 of any claim.

Any alterations to these excesses or any additional excesses will appear on your policy *schedule*.

Exclusions

In some circumstances, this policy contains exclusions, some of which are common in insurance policies. For example, we may not pay for loss or damage arising out of:

- your malicious actions;
- events that cannot be legally insured;
- your failure to take all reasonable precautions to avoid injury, loss or damage.

Some of the exclusions may be less common, and as such may be unexpected. For example, the Personal Accident Cover excludes cover for golfers under the age of 12 years or more than 85 years at the time of the *accident*. Please refer to page 11 for the details of this exclusion.

The above are some of the events that are not covered by this policy. Before making a decision about whether to purchase this policy, you should read the full details of all relevant exclusions, which are contained in the policy.

Some may not be relevant, however you should make yourself aware of all the exclusions. Please refer to the General Exclusions on page 11, and the exclusions in each section of the policy, under the headings 'Provided that' on pages 14, 16, 17, 21, 22 and 22.

General Terms and Conditions

The policy contains terms and conditions with which you need to comply. The General Terms and Conditions are set out on pages 12 and 13. The terms and conditions specific to each section of the policy are set out under the heading 'Provided that' on pages 14, 16, 17, 21, 22 and 23. You should make yourself aware of all the terms and conditions that apply. If you do not meet them, we may be able to decline or reduce the claim payment or cancel your policy.

Make sure you have the cover you need

You should discuss with your intermediary the appropriate amounts and risks for which you need to be insured. If you do not adequately insure for the relevant risks you may have to bear any uninsured losses yourselves.

If you do not choose appropriate amounts that allow for the full replacement cover of your *motorised golf cart* then you may be under-insured when a claim is made.

You should also advise your intermediary to notify us as soon as possible when your circumstances change which are relevant to your policy. For instance, if you sell an existing *motorised golf cart* which is covered under your policy and buy a new *motorised golf cart*. If you do not tell your intermediary of this change in the event of you suffering a loss or damage, the sum insured may not be adequate to cover your loss, or you may not even have any cover under the policy.

Duty of Disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984 (Cth).

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until we agree to insure you.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

How we calculate your premium

The amount of your premium is determined by taking a number of different matters into account. You can seek a quote at any time.

It is important for you to know in particular that the premium varies depending on the information we receive from you about the risk to be covered by us. The higher the risk is, the higher the premium will be. Based on our experience and expertise as an insurer, we decide what factors increase our risk and how they should impact on the premium. Each insurer can do this differently.

We calculate your premium on the basis of information that we receive from you when you apply for insurance. Some other factors impacting premiums are:

- the total number and total value of all claims for this type of policy;
- your previous claims history;
- the value of your *motorised golf cart*;
- any additional excess we may impose or you nominate to pay above our basic excess. This means that when you purchase a policy you may ask to take a higher excess in the event of a claim, which will reduce the cost of your premium. If you are interested in this, you should ask One Underwriting Pty Ltd to supply you with quotes based on differing amounts of excesses.

Your intermediary can arrange for you to be provided with a quote for a premium. You will need to give your relevant personal details to your intermediary at this time to enable us to calculate your premium.

Another important thing to know is that your premium also includes amounts that take into account our obligation to pay any relevant compulsory government charges, taxes or levies (e.g. Stamp Duty, GST and Fire Services Levy) in relation to your policy. These amounts will be set out separately on your *schedule* as part of the total premium payable.

How and when you pay your premium and what happens if you don't pay?

Premiums are charged and are payable on a yearly basis. Your intermediary can also tell you what other methods are available to make your premium payments.

Your intermediary will send you an offer of renewal of your insurance once a year, before your current *period of insurance* expires. If you do not pay your premium when due, your policy may lapse after 30 days and you will not be covered. You may be able to reinstate your policy after it lapses, but you must submit an application to us, which is subject to our reassessment of your personal circumstances at the time of application.

Goods and Services Tax

The sum insured that you choose should exclude Goods and Services Tax (GST).

In the event of a claim, if you are not registered for GST, we will reimburse you the GST component, in addition to the amount we pay you. If you are registered for GST, you will need to claim the GST component from the Australian Taxation Office.

You must advise us of your correct input tax credit percentage, where you are registered as a business and have an Australian Business Number. Any GST liability arising from your incorrect advice is payable by you.

How to make a claim

In the event of an incident which requires you to make a claim, please refer to 'Claims procedures' on page 13. If you have any queries contact your intermediary or us on 132 687.

Cooling-off period

After you apply for a Zurich product and you have received the policy document, you have 21 days to check that the policy meets your needs. Within this time, you may cancel the policy and receive a full refund of any premium paid, unless you have:

- made a claim or become entitled to make a claim under your policy; or
- exercised any right or power you have in respect of your policy or the policy has ended.

Your request will need to be in writing and forwarded to us via your intermediary or to the address shown on the back cover of this document.

You can cancel your policy at any time after the cooling-off period. Please refer to 'Cancellation' under General Terms and Conditions on page 12.

Privacy

Zurich is bound by the Privacy Act 1988 (Cth). We collect, disclose and handle information, and in some cases personal or sensitive (eg health) information, about you ('your details') to assess applications, administer policies, contact you, enhance our products and services and manage claims ('Purposes'). If you do not provide your information, we may not be able to do those things. By providing us, our representatives or your intermediary with information, you consent to us using, disclosing to third parties and collecting from third parties your details for the Purposes.

We may disclose your details, including your sensitive information, to relevant third parties including your intermediary, affiliates of Zurich Insurance Group Ltd, other insurers and reinsurers, our banking gateway providers and credit card transactions processors, our service providers, our business partners, health practitioners, your employer, parties affected by claims, government bodies, regulators, law enforcement bodies and as required by law, within Australia and overseas.

We may obtain your details from relevant third parties, including those listed above. Before giving us information about another person, please give them a copy of this document. Laws authorising or requiring us to collect information include the Insurance Contracts Act 1984 (Cth), Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), Corporations Act 2001 (Cth), Autonomous Sanctions Act 2011 (Cth), A New Tax System (Goods and Services Tax) Act 1999 (Cth) and other financial services, crime prevention, trade sanctions and tax laws.

Zurich's Privacy Policy, available at www.zurich.com.au or by telephoning us on 132 687, provides further information and lists service providers, business partners and countries in which recipients of your details are likely to be located. It also sets out how we handle complaints and how you can access or correct your details or make a complaint.

General Insurance Code of Practice

We are signatories to the General Insurance Code of Practice (the Code) and support the Code.

The objectives of the Code are:

- to commit us to high standards of service;
- to promote better, more informed relations between us and *you*;
- to maintain and promote trust and confidence in the general insurance industry;

- to provide fair and effective mechanisms for the resolution of complaints and disputes *you* make about us; and
- to promote continuous improvement of the general insurance industry through education and training.

Further information about the Code and *your* rights under it is available at www.codeofpractice.com.au or by contacting us.

Complaints and Disputes Resolution process

If you have a complaint about an insurance product we have issued or the service you have received from us, please contact your intermediary to initiate your complaint with us. If you are unable to contact your intermediary, you can contact us directly on 132 687. We will acknowledge receipt of your complaint within 24 hours or as soon as practicable.

If you are not satisfied with our initial response, you may access our internal dispute resolution process. Please refer to the general insurance fact sheet available on our website for details of our internal dispute resolution process.

We expect that our internal dispute resolution process will deal fairly and promptly with your complaint, however, you may take your complaint to the Australian Financial Complaints Authority (AFCA) at any time.

AFCA is an independent external dispute resolution scheme. We are a member of this scheme and we agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to you.

Their contact details are:

Website: www.afca.org.au

Email: info@afca.org.au

Freecall: 1800 931 678

In writing to: The Australian Financial Complaints Authority, GPO Box 3, Melbourne, Victoria 3001.

If your complaint or dispute falls outside the AFCA Rules, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

Financial Claims Scheme

Zurich is an insurance company authorised under the Insurance Act 1973 (Cth) to carry on general insurance business in Australia. As such, we are subject to prudential requirements and standards, regulated by the Australian Prudential Regulation Authority (APRA).

This policy may be a protected policy under the Federal Government's Financial Claims Scheme (FCS), which is administered by APRA.

The FCS may apply in the event that a general insurance company becomes insolvent. If the FCS applies, a person who is entitled to make a claim under this insurance policy may be entitled to a payment under the FCS. Access to the FCS is subject to eligibility criteria.

Further information about the FCS can be obtained at www.fcs.gov.au

Headings

Headings have been included for ease of reference, but do not form part of the policy.

Updating this PDS

The information in this PDS is up to date at the time it is prepared. Certain information in this PDS may change from time to time. If the updated information is not materially adverse from the point of view of a reasonable person deciding whether or not to purchase this product, we will update this information on our website at www.zurich.com.au. A paper copy of the updated information will be available free of charge upon request, by contacting your intermediary or us by using our contact details on the back cover of this PDS. Please note that we may choose to issue a new or supplementary PDS in other circumstances.

Benefits of cover available

The following is a summary only of the major benefits available under the policy. Please refer to each Section for full details of coverage and applicable terms and conditions.

Summary of covers available	Benefits of cover available	Page no.
Golf Equipment Cover		
Covers you for the loss of, or damage to your <i>golf equipment</i>	Up to \$5,000	14
Legal Liability Cover		
Covers you for legal liability while you are on <i>golf club grounds</i>	Up to \$20 million	16
Personal Accident Cover		
If you sustain an injury as a result of an <i>accident</i> which occurs on <i>golf club grounds</i> , we will pay you the amount listed beside the relevant Event	Emergency transport Up to a maximum amount of \$3,000 for emergency transportation	18
	Funeral expenses \$5,000 for funeral expenses	18
	Modification expenses Up to a maximum of \$10,000 for modifying your home, motor vehicle or relocating you to a suitable home	18
	Accommodation expenses Up to a maximum of \$3,000 for reasonable accommodation costs incurred by your spouse and your children, if you require to be an in-patient of a hospital, and that hospital is more than 150 kilometres from your home	18
	Part A Minor injuries up to \$3,000 as per the 'List of benefits'	18
	Part B Death, major injuries and temporary total disablement up to \$100,000 as per the 'List of benefits'	19 8
Hole in One Cover		
We will reward you if you score a Hole in One while playing in an official 9 or 18 hole competition at any registered golf club in Australia where the course is over 4,500 metres in length and the fairway of the hole was at least 100 metres long	\$300	21

Summary of covers available	Benefits of cover available	Page no.
Motor Vehicle Cover		
We reimburse you, to repair any physical damage (or to cover the insurance excess) caused to your registered motor vehicle or a motor vehicle registered to your spouse/partner who resides with you. If your vehicle is damaged by a golf ball or a falling tree or falling branch, whilst the vehicle is parked within <i>golf club grounds</i>	Up to \$1,000	22
Motorised Golf Cart Cover		
We will cover you in Australia for the loss of, or damage (but not normal wear and tear, or damage arising from any inherent defects) to your <i>motorised golf cart</i>	Up to \$5,000 or the amount shown on our <i>schedule</i>	23

Individual Golfers Insurance – Policy Wording

Subject to all of the terms and conditions contained in your policy document and payment of the premium, we will provide you with the cover shown in the relevant sections of your policy document up to the amount shown in your *schedule* or limits shown in your policy document.

Meaning of words used

Accident

accident means any sudden and unexpected incident that causes an injury or disablement that is described in the 'List of benefits' we pay, but does not include illness or disease.

Activities of daily living

activities of daily living mean:

- bathing and showering;
- dressing and undressing;
- eating and drinking;
- using a toilet to maintain personal hygiene; and
- moving from place to place by walking, either with or without the use of a walking aid.

Cover Section

cover section means the individual coverage that we give you that attaches to and forms part of your policy when this is shown in the *schedule*, for example Golf Equipment Cover or Personal Accident Cover.

Earnings

- If you are an employee, *earnings* mean your after-tax weekly rate of pay exclusive of bonuses, commission, overtime payments and any allowances averaged over the 12 months (or over such shorter period as you have been employed) prior to the *accident* that caused your *temporary total disablement*; or
- If you are not an employee, *earnings* mean your after-tax weekly income derived from personal exertion after deducting any expenses necessarily incurred by you in deriving that income over the 12 months (or over such shorter period as you have been deriving an income) prior to the *accident* that caused your *temporary total disablement*.

Golf club grounds

golf club grounds mean on the precincts of a recognised golf club or recognised driving range in Australia.

Golf equipment

golf equipment means equipment used when playing golf, but does not include any of the following:

- golf balls, tees and other consumables or clothing and eyewear;
- *motorised golf cart*;
- more than 14 clubs in one set;
- any equipment which is banned for use in competitive play by the Australian Golf Union.

Insured

insured means you, your, yourself and the person named as the Insured on the *schedule*.

Motorised golf cart

motorised golf cart means a motorised cart or motor bike that you own which is designed to transport you and your *golf equipment* and which you drive or ride around a golf course during a game of golf.

Open air

open air means an area that is not fully enclosed by walls and a roof, and not able to be locked up.

Period of insurance

period of insurance means the period for which we insure you for in this policy. This period is shown on the *schedule*.

Pre-school children

pre-school children mean your children up to the age of six (6) years who reside with you and do not attend school.

Schedule

schedule means your most recent schedule of insurance. We give you this *schedule* of insurance when you first buy this insurance and each time you request an addition, alteration or renewal.

Temporary total disablement

temporary total disablement means that a doctor has certified in writing that, because of a disability, one or more of the following conditions applies to you:

- you are, for the time being, wholly prevented from engaging (for reward or otherwise) in your own occupation or from attending school/college/university;
- you are, for the time being, unable to carry out all your domestic duties and have been required to employ domestic assistance to carry out your household duties. The person you employ must not be your spouse/partner, a relative of yours or a relative of your spouse/partner;
- you are, for the time being, unable to perform at least two of the five listed *activities of daily living*.

General Exclusions

These general exclusions apply to all *cover sections* of this policy.

We do not insure you for any injury, loss, damage or liability caused by or resulting from, or in connection with, any of the following regardless of any other cause or event contributing concurrently or in any other sequence thereto:

1. radioactivity, or the use, or escape of, any nuclear fuel, nuclear material or nuclear waste;
2. asbestos;
3. pollution of any kind unless it is caused by a sudden and unexpected incident;
4. any person, organisation, government or government authority that lawfully destroys or takes away your ownership or control of any insured property;
5. war, whether it has been formally declared or not, any hostilities, rebellion or revolution;
6. events that cannot be legally insured;
7. events caused by you whilst you are under the influence of alcohol or drugs;
8. defects in design, work done or materials used;
9. your malicious actions;
10. vermin, insects or termites;
11. your failure to take all reasonable precautions to avoid injury, loss or damage;
12. any act that is intentionally caused by you or by someone else with your consent;
13. acts or omissions by you or someone with your consent, if the acts are unlawful, or the acts are done with reckless disregard for the results of those acts or omissions;
14. consequential loss of any description except as otherwise stated in this policy.

General Terms and Conditions

These general terms and conditions apply to all *cover sections* of this policy.

Precautions

You must take all reasonable care to prevent or minimise loss, damage, injury, illness or liability, including your compliance with any law, by-law, ordinance or regulation that concerns the safety of persons or property.

Cancellation

If, for any reason you wish to cancel this insurance, contact One Underwriting Pty Ltd or us. If you cancel the insurance contract, we refund the amount of any premium already paid to us minus an amount to cover the period for which we have already insured you. We will be entitled to retain any tax or duty paid or owing for which we are unable to obtain a refund.

We may cancel this insurance contract only for a reason described in section 60 of the Insurance Contracts Act 1984 (Cth). If we are cancelling your policy for any reason, we must give you written notice telling you that we are cancelling the policy and that the policy will not be offered for renewal. In this case the contract will end when either of the following options happens first:

- when you make another insurance contract that replaces the cancelled one. This contract can be with us or another insurer; or
- at 4pm on the 3rd business day after the day we notify you that the contract is cancelled.

Keeping proof of value of property insured

Please retain evidence of purchase or proof of the value of all property insured by this policy. Evidence includes receipts and professional valuations and manufacturers' instructions and warranties. You should keep any of these or other evidence so that you can prove ownership and the value of any loss if you have to claim.

Fraudulent Claims

If you make a claim or arrange for some other party to make a claim that is in any way false, dishonest or fraudulent, then payment of the claim may be refused.

Our right to recovery

If, after payment of a claim, we wish to recover the amount we have paid from another person then, subject to the Insurance Contracts Act 1984 (Cth), we can do so and you must give us any information and help that we may reasonably require. We will be entitled to deal with any legal action taken by us as we see fit.

Notifications

All notices and communications must be made or confirmed by you.

Jurisdiction and Proper law

The construction, interpretation and meaning of the provisions of this policy will be determined in accordance with the laws of the State or Territory of Australia in which the policy was issued.

In the event of any dispute arising under this policy, including but not limited to its construction, interpretation, validity or performance, the parties to the policy submit to the exclusive jurisdiction of the courts of Australia.

A reference to any statute, regulation or subordinate legislation includes any amendment, replacement, successor or equivalent to or of that statute, regulation or subordinate legislation.

Claims procedures

In the event that you wish to make a claim under this policy you must:

- contact Zurich on 132 687 as soon as practicable after the *accident* injury/loss giving rise to the claim and advise us of the situation. This must be done even if treatment is still continuing. A written loss/claim report may be required and if so, you or your legal representative must complete it and return it within 30 days of receiving it.
- take immediate steps at your own expense to minimise the damage.
- not admit liability for or offer/agree/promise to settle any claim without our prior consent.
- after learning of the loss of, or the wilful damage to, your *golf equipment*, you must notify the police and include in their report a description of the missing or damaged *golf equipment*.
- supply us all evidence in support of any claim under this policy including police reports, medical reports, certificates, information and other proof we may reasonably require, to prove ownership, date of purchase, make, values and loss.
- provide at least one quote for the repair or replacement of the *golf equipment / motorised golf cart*. The items cannot be repaired or replaced without our prior approval. If this approval is not obtained, we will pay no more than it would have cost us to repair or replace the *golf equipment* or *motorised golf cart*, after allowing for GST and any discounts available to us.

Sanctions regulation

Notwithstanding any other terms or conditions under this policy, Zurich shall not be deemed to provide coverage and will not make any payments nor provide any service or benefit to you or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of yours would violate any applicable trade or economic sanctions, law or regulation.

Section 1 – Sporting Equipment Cover

Introduction

This *cover section* only forms part of your policy when Section 1 – Golf Equipment Cover is shown in the *schedule* and is limited to the *period of insurance* indicated.

Cover

During the *period of insurance* we will cover you for the loss of, or damage to, your *golf equipment*. However, the *golf equipment* is not covered for damage caused by normal wear and tear, or damage arising from any inherent defect in the *golf equipment*. We will:

- replace the property with new property being the nearest equivalent available; or
- repair the property to a condition equal to, but not better or more extensive than, its condition when new; or
- pay you the cost of such replacement or repair by us, whichever is the lesser. If this cash settlement is at your request, we will pay the cost to replace or repair the *golf equipment* after allowing for GST.

For *golf equipment* purchased second-hand or *golf equipment* over five (5) years old from the date of purchase as new, we will:

- replace the property with property in a condition equal to, but not more extensive than, its condition at the time of its destruction, loss or damage, subject to an allowance for wear, tear and depreciation being deducted from the amount of our liability for the claim:
 - (a) if the equipment was purchased as new, but at the time of its destruction, loss or damage is five (5) years old, we deduct 30% from the replacement cost. For each year after, we deduct a further 6% up to a total deduction of 60%; or
 - (b) if the equipment was purchased second-hand we deduct 6% per year for the first five (5) years after purchase (i.e. 30% after five (5) years). For each year after, we deduct a further 6% up to a total deduction of 60%; or
- repair the property to a condition equal to, but not more extensive than, its condition at the time of its destruction, loss or damage, subject to an allowance for wear, tear and depreciation being deducted from the amount of our liability for the claim:
 - (a) if the equipment was purchased as new but at the time of its damage is five (5) years old we deduct 30% from the repair cost. For each year after, we deduct a further 6% up to a total deduction of 60%; or
 - (b) if the equipment was purchased second-hand we deduct 6% per year for the first five (5) years after purchase (i.e. 30% after five (5) years). For each year after, we deduct a further 6% up to a total deduction of 60%; or
- pay you the cost (as calculated above) of such replacement or repair, whichever is the lesser above) of such replacement or repair, whichever is the lesser.

Provided that

Provided that:

1. cover for each *period of insurance* under this section is limited to \$5,000 or the amount otherwise shown on your *schedule*.
2. you keep your *golf equipment* in good condition.
3. in the event that the *golf equipment* is stolen, wilfully damaged or accidentally lost, a report must be made to the Police. This must be done as soon as practicable starting from when you noticed the *golf equipment* was stolen, damaged, or lost and the report must list and describe the missing or damaged *golf equipment*.
4. any damaged or lost *golf equipment*, which we replace, becomes our property. This includes lost equipment, which is subsequently recovered.

5. you must provide proof of your ownership of the *golf equipment* and the age and make of the *golf equipment*. This can be proven in a number of ways eg. sales receipt (showing the date of purchase and describing the equipment), bank or credit card statements or photos or a Statutory Declaration from either a golf club secretary or president. The Statutory Declaration must be on the golf club's letterhead and list the *golf equipment* (make and age) with the club secretary or president declaring that they either personally know, or after investigation they are convinced, that you owned the *golf equipment*.
6. all claims for *golf equipment* must be accompanied by at least one (1) quote for the repair or replacement of the *golf equipment*. The equipment cannot be repaired or replaced without our prior approval. If this approval is not obtained, we will pay the cost to repair or replace the *golf equipment*, after allowing for GST.
7. you pay the first \$350 for any theft claim and the first \$100 for any other claim. However if the theft or loss occurred whilst the *golf equipment* was in a car or was left unattended in the *open air* (but not whilst you are actually playing a round of golf), you must pay the first \$550 of any claim.

Section 2 – Legal Liability Cover

Introduction

This *cover section* only forms part of your policy when Section 2 – Legal Liability Cover is shown in the *schedule* and is limited to the *period of insurance* indicated.

Cover

We insure you for legal liability (for an event that occurs during the *period of insurance*) while you are on *golf club grounds*. By legal liability we mean your legal responsibility to pay compensation for causing:

- bodily injury or death to someone other than yourself; or
- loss or damage to property owned or controlled by someone other than yourself.

Provided that

Provided that:

1. the most we will pay for all claims that arise directly or indirectly from the one event is \$20 million including legal costs.
2. we do not cover you whilst your *motorised golf cart* is on a trailer or other means of transport or being loaded onto or unloaded from a trailer or other means of transport.
3. you do not admit you are liable.
4. we may represent or defend you or any person entitled to cover under this policy in respect of legal liability at any inquest or inquiry or in any action or proceedings.
5. if we agree to pay the claim, we will pay:
 - the compensation that you are legally obliged to pay, and
 - the legal fees and expenses of the person claiming against you (if the court orders you to pay them), and
 - your reasonable fees and expenses that either we incur on your behalf, or you incur with our prior consent.
6. we do not insure you for your legal liability that arises:
 - from bodily injury or death of, you or any member of your family who normally resides with you; or
 - from bodily injury or death to any person you employ, that arises out of or in the course of their employment with you; or
 - out of, or in connection with any trade or business carried on by you, or any person covered by this policy; or
 - out of, or in connection with any trade or business carried on by you or any person covered by this policy; or
 - out of the use of any motorised vehicle or *motorised cart* which is:
 - (a) registered, or
 - (b) required to be registered by law, or
 - (c) wholly or partly insured under any legislation including any compulsory statutory insurance or accident compensation scheme, or would have been, but for the failure to register the motorised vehicle or *motorised cart* or to apply for cover under the scheme or to comply with a term or condition of the scheme; or
 - from any liability that arises as a result of the *motorised golf cart* travelling on, or being on, a public road; or
 - from loss or damage to any property that is owned or controlled by you, your family (i.e. family who reside with you) or your employees; or
 - from acts or omissions by you or someone with your consent, if the acts are unlawful, or the acts are done with reckless disregard for the results of those acts or omissions; or
 - only because you have agreed by contract or otherwise that you are liable; or
 - from the awarding against you of aggravated, exemplary or punitive damages, (ordered by a judge as punishment) or in respect of fines incurred under any penalty clause.

Section 3 – Personal Accident Cover

Introduction

This *cover section* only forms part of your policy when Section 3 – Personal Accident Cover is shown in the *schedule* and is limited to the *period of insurance* indicated.

Cover

If as a result of an *accident* which occurs on *golf club grounds*, during the *period of insurance*, you sustain an injury resulting directly (and independently of any other cause) in one of the following specified Events, we will pay you the amount listed beside the relevant Event, under the 'List of benefits' we pay.

Provided that

Provided that:

1. the *accident* occurs while you are:
 - on the golf course engaged in a golfing activity in an amateur capacity as a participant, adjudicator, judge, referee umpire, official or otherwise assisting in an unpaid capacity in the conduct of a golfing activity; and
 - the Event occurs within 12 months of the *accident*.
2. the benefits under this section shall only apply to you if you are aged 12 years or more and less than 85 years at the time of the *accident*. However, *temporary total disablement* payments cease once you reach age 70.
3. you obtain medical attention from a qualified medical practitioner as soon as possible following the *accident*.
4. you or your representative must allow us, at our own expense, to conduct any medical examination or arrange for an autopsy.
5. you were not training for or engaging in any professional activity.
6. you or your legal representative must contact us as soon as practicable (but definitely within two weeks) after learning of an occurrence likely to give rise to a claim and advise us of the situation. This must be done even if treatment is still continuing.

A written loss/claim report may be required and if so, you or your legal representative should complete it and return it within 30 days of receiving it.

7. we shall not be liable for the death, loss or disablement you suffer:
 - whilst you are under the influence of alcohol or drugs, other than a drug taken or administered by, or in accordance with the advice of a duly qualified medical practitioner; or
 - whilst you are undertaking any work in connection with your occupational employment; or
 - as a consequence of, or contributed to by, any illness, injury, disability or ongoing medical or dental condition (or any complication directly connected with any of these) that you had prior to the *accident*; or
 - which is deliberately self-inflicted; or
 - which is wholly or partly attributable to childbirth or pregnancy (after the 21st week of pregnancy) or the complications thereof; or
 - which is wholly or partly attributable to any sexually transmitted or transmissible disease.

Extensions of cover

The following 'Extensions of cover' are payable in addition of the sum insured:

1. Emergency transport

If you need emergency transport for an Event covered under Part A or Part B, (in any vehicle immediately after the *accident*) we will reimburse your expenses necessarily and actually incurred – up to a maximum amount of \$3,000.

2. Funeral expenses

We will pay \$5,000 for funeral expenses where you have suffered death by an Event covered by this policy.

3. Modification expenses

Where a capital benefit of 100% is payable (other than for death), we will pay for the costs necessarily incurred by you in modifying your home, motor vehicle or relocating you to a suitable home to a maximum amount of \$10,000.

4. Accommodation expenses

If you need to be admitted as an in-patient of a hospital, which is more than 150 kilometres from your home, we will pay the accommodation costs incurred for your spouse and children up to a maximum amount of \$3,000.

Section 3 – Part A

Minor injuries

Our total liability under Part A of this section in respect of all injuries shall not exceed \$3,000.

List of benefits we pay

Event

Benefit we pay

Breaks and fractures

If you break or fractures bones:

Skull: full break.....	\$3,000
Skull: hairline fracture.....	\$3,000
Spine: full break.....	\$3,000
Spine: chipped vertebrae.....	\$3,000
Hip	\$3,000
Neck	\$3,000
Pelvis.....	\$3,000
Jaw	\$1,500
Leg, ankle, knee: compound (open) fracture.....	\$1,500
Arm, elbow, wrist: compound (open) fracture	\$1,500
Rib or ribs.....	\$750
Shoulder.....	\$750
Cheekbone	\$750
Collarbone.....	\$750
Leg, ankle, knee: simple (closed) fracture.....	\$750
Arm, elbow, wrist: simple (closed) fracture.....	\$750
Nose.....	\$600
Foot (but not toe or ankle).....	\$300
Hand (but not finger of wrist).....	\$300
Finger, thumb or toe.....	\$200

Event	Benefit we pay
Knee injury	
If you have a knee injury:	
Full knee reconstruction.....	\$2,000
Torn ligament.....	\$300

Event	Benefit we pay
Dental	
If you have a dental injury:	
Dental treatment for loss of teeth.....	\$350 for each tooth
Dental treatment for partial capping of teeth.....	\$300 for each tooth
Dental treatment for full capping of teeth.....	\$350 for each tooth
Dental treatment without capping or loss of any teeth.....	\$200 for each tooth
The most we will pay for all dental treatment for any one <i>accident</i> is \$2,500.	

Event	Benefit we pay
Suturing and internal injuries	
If you require surgery.....	\$2,000
If you rupture an internal organ.....	\$1,250 for each organ
If your wound needs suturing (stitching).....	\$15 per stitch
The most we will pay for all suturing in your claim is \$1,000 any one <i>accident</i> .	

Event	Benefit we pay
Physiotherapy	
If you require treatment as a result of any Event covered above:	
Physiotherapy costs.....	\$1,000

Section 3 – Part B

Death, major injury and temporary total disablement

Our total liability under Part B of this section in respect of all *injuries* shall not exceed \$100,000 and in the event of a death claim, the benefit will be paid to your estate. For each *accident*, we will only pay benefits for one of the Events which occurred, but we will select the highest paying Event.

List of benefits we pay

Event	Benefit we pay
Death.....	\$100,000
Quadriplegia or Paraplegia.....	\$100,000
Permanent loss of use of one leg at the knee or above.....	\$100,000
Permanent loss of use of both legs below the knee.....	\$100,000
Permanent loss of use of one leg below the knee.....	\$50,000
Permanent loss of use of one arm at the elbow or above.....	\$100,000
Permanent loss of use of both arms below the elbow.....	\$100,000

Permanent loss of use of one arm below the elbow.....	\$50,000
Permanent loss of sight in both eyes.....	\$100,000
Permanent loss of sight in one eye.....	\$50,000
Permanent loss of hearing in both ears.....	\$50,000
Permanent loss of hearing in one ear.....	\$25,000

Event

Benefit we pay

If you permanently lose the use of:

Loss of entire thumb (2 joints).....	\$20,000
Partial loss of thumb (1 joint).....	\$10,000
Partial loss of finger (3 joints).....	\$7,500
Partial loss of finger (2 joints).....	\$5,000
Partial loss of finger (1 joint).....	\$2,500
Loss of great toe (both joints).....	\$5,000
Loss of great toe (1 joint).....	\$2,500
Loss of other toe (2 joints).....	\$1,000

Event

Benefit we pay

Temporary total disablement

(payments under this category cease once your member reaches age 70).

- If *your member* is self-employed or gainfully employe \$500 per week or their *earnings* (whichever is the lesser) for each week of such disablement up to 104 weeks.
- OR**
- If *your member* is not self-employed or gainfully employed or is not a full time student and *your member* is unable to care for them self and/or their *pre-school children*. Up to \$300 per week for up to 52 weeks to reimburse them for their actual expenses reasonably and necessarily incurred to hire domestic help and/or child minding services.
- OR**
- If *your member* is a full-time student and unable to attend their normal classes/lectures. Up to \$200 per week for up to 26 weeks to reimburse them for actual expenses reasonably and necessarily incurred to hire a professional tutor.

Your member is only eligible to be paid benefits under one of the above *temporary total disability* categories and no benefits are payable for the first 14 days following the *accident* and after this time benefits will be monthly in arrears.

Section 4 – Hole in One Cover

Introduction

This *cover section* only forms part of your policy when Section 4 – Hole in One Cover is shown in the *schedule* and is limited to the *period of insurance* indicated.

Cover

During the *period of insurance* we will reward you \$300 if you score a Hole in One while playing in an official 9 or 18 hole competition at any registered golf club in Australia where the course is over 4,500 metres in length and the fairway of the hole was at least 100 metres long.

Provided that

Provided that you provide us with:

1. your scorecard (which we will return to you) signed by you and the marker;
2. the marker's name, address and daytime phone number; and
3. a letter on Club letterhead from the Club's manager/secretary or other authorised official of the golf club confirming:
 - the length of the course;
 - the length of the hole;
 - that you were recorded as an entrant in an official 9 or 18 hole competition; and
 - the club's acknowledgment of your Hole in One in the event.

Section 5 – Motor Vehicle Cover

Introduction

This *cover section* only forms part of your policy when Section 5 – Motor Vehicle Cover is shown in the *schedule* and is limited to the *period of insurance* indicated.

Cover

During the *period of insurance* we agree to reimburse you, up to an amount of \$1,000, to repair any physical damage (or to cover the insurance excess) caused to your registered motor vehicle or a motor vehicle registered to your spouse/partner who resides with you.

Provided that

Provided that:

1. the physical damage was the result of the vehicle being hit by a golf ball or a falling tree or falling branch, whilst the vehicle was parked within *golf club grounds*.
2. we will pay no more than the cost to repair or reinstate the vehicle to its pre-damaged condition.
3. if the vehicle is uninsured, you must allow us to inspect the damaged vehicle before you let any one fix it or interfere with it.
4. you pay the first \$100 for any claim.

Section 6 – Motorised Golf Cart Cover

Introduction

This *cover section* only forms part of your policy when Section 6 – Motorised Golf Cart Cover is shown in the *schedule* and is limited to the *period of insurance* indicated.

Cover

During the *period of insurance* we will cover you in Australia for the loss of, or damage to, your *motorised golf cart*. However, the *motorised golf cart* is not covered for damage caused by normal wear and tear, or damage arising from any inherent defect in the *motorised golf cart*.

We will:

- replace the *motorised golf cart* with a *motorised golf cart* in a condition equal to, but not more extensive than, the condition of the replaced *motorised golf cart* at the time of loss or damage; or
- repair the *motorised golf cart* to a condition equal to, but not more extensive than, the condition of the *motorised golf cart* at the time; or
- pay you the cost to replace or repair the *motorised golf cart*, whichever is the lesser.

Provided that

Provided that:

1. cover for each *period of insurance* under this section is limited to \$5,000 or the amount shown on your *schedule*.
2. you keep your *motorised golf cart* in good condition.
3. in the event that the *motorised golf cart* is stolen, wilfully damaged or accidentally lost, a report must be made to the Police. This must be done as soon as practicable starting from when you noticed the *motorised golf cart* was stolen, damaged, or lost and the report must list and describe the missing or damaged *motorised golf cart*.
4. any damaged or lost *motorised golf cart*, which we replace, becomes our property. This would include a lost *motorised golf cart*, which is subsequently recovered.
5. you must provide proof of your ownership of the *motorised golf cart* and the age and make of the *motorised golf cart*.

This can be proven in a number of ways eg. sales receipt (showing the date of purchase and describing the equipment), bank or credit card statements or photos or a Statutory Declaration from either a golf club secretary or president.

The Statutory Declaration must be on the golf club's letterhead and describe the *motorised golf cart* (make and age) with the club secretary or president declaring that they either personally know, or after investigation they are convinced, that you owned the *motorised golf cart*.

6. all claims for *motorised golf cart* must be accompanied by a least one (1) quote for the repair or replacement of the *motorised golf cart*. The equipment cannot be repaired or replaced without our prior approval. If this approval is not obtained, we will pay the cost to repair or replace the *motorised golf cart*, after allowing for GST.
7. you pay the first \$350 for any theft claim and the first \$100 for any other claim. However if the theft or loss occurred whilst the *motorised golf cart* was left unattended in the *open air* (but not whilst you are actually playing a round of golf), you must pay the first \$550 of any claim.
8. we do not insure you for loss or damage that arises:
 - as a result of your *motorised golf cart* travelling on, or being on a public road; or
 - if the driver of your *motorised golf cart* is under 17 years of age; or
 - while the vehicle is being driven with your permission by any person under the influence of alcohol or drugs; or
 - as a result of your *motorised golf cart* being driven, other than being driven on *golf club grounds*.
9. the *motorised golf cart* is not covered for:
 - damage to tyres by the application of brakes or by road cuts, punctures or bursts; or
 - loss or damage caused by overloading or driving the motorised golf while it is in a damaged condition.
10. you must allow us to inspect the damaged *motorised golf cart* before you let any one fix it or interfere with it.

Zurich Australian Insurance Limited

ABN 13 000 296 640, AFS Licence No: 232507
Head Office: 118 Mount Street, North Sydney NSW 2060

Client enquiries
Telephone: 132 687
www.zurich.com.au

