

# **Golf Insurance**

Playing golf is joyful, but have you ever thought accidents may occur? Golf ball injuries are not uncommon. You may be injured by a golf ball shot by other players; and equally you may injure other people when you are playing hence you may be liable to compensate the innocent victim.

For a small sum of premium (can be less than HK\$1,000 per year), a Golf Insurance policy would give you peace of mind while enjoying the fun of playing golf.

A typical Golf Insurance policy will cover the following:

## **Public Liability**

The Insured is indemnified for the liability in respect of third party bodily injury and/or property damage caused by the Insured whilst playing golf on any golf course. Limit of cover up to HK\$10,000,000 usually.

### Golfing Equipment

Covers accidental damage to/loss of the Insured's golfing equipment whilst in transit to/from or at any golf course.

#### Hole in One

The Insured is indemnified for the cost of hospitality in the Clubhouse in the event of "holing out in one" up to the limit specified in the policy.

### Personal Accident

Personal Accident covering the Insured for bodily injury caused by an accident occurred whilst on any golf course as a player.

If you would like to take out a Golf Insurance policy, please do not hesitate to contact us. Thank you.