



MGA Golfer's Insurance Scheme
RENEWAL NOTICE
Original

POLICY INFORMATION/ Policy No/ No. Polisi : SGD/03135055/19/12/KUO-00017
MAKLUMAT POLISI

Annual Premium/
Premium Tahunan : RM 50.00
Stamp Duty/ Duti Setem : RM 10.00
Total Premium Due/ Jumlah
Premium Perlu Dibayar : RM 60.00

Premium Warranty:
It is a fundamental and absolute Special Condition of this contract of insurance that the premium due must be paid and received by insurers within sixty(60) days from the inception date of this Policy/Endorsement/Renewal Certificate.
If this condition is not complied with then this contract is automatically cancelled and the Insurer shall be entitled to the pro rata premium for the period they have been on risk.
Where the premium payable pursuant to this warranty is received by an authorised agent of the Insurer, the payment shall be deemed to be received by the Insurer for the purposes of this warranty and the onus of proving that the premium payable was received by a person, including an insurance agent, who was not authorised to receive such premium shall lie on the insurer. Subject otherwise to the terms, conditions and exclusions of this policy.

POLICY RISKS DETAILS/ BUTIRAN RISIKO POLISI

Risk Number/ No. Risiko : 1
Risk Description : Golfer - Individual
BUSINESS/OCCUPATION : -
PREMISES : AS DECLARED

ITEM DESCRIPTION OF ITEMS **SUM INSURED(RM)**

01) SECTION 1A - LOSS OR DAMAGE TO GOLFING EQUIPMENT
INTEREST

COMPLETE SET OF GOLFING EQUIPMENT
(MAXIMUM 14 CLUBS)

	OPTION A	OPTION B	OPTION C
LIMIT OF LIABILITY :	RM 6,000	RM10,000	RM15,000
MAXIMUM LIMIT PER CLUB GOLF EQUIPMENT :	RM 750	RM 2,000	RM 3,000
EXCESS			

IN RESPECT OF EACH AND EVERY CLAIM FOR ANY ONE GOLFING EQUIPMENT THE INSURED WILL BE RESPONSIBLE FOR THE FIRST RM50.00. HOWEVER, NO EXCESS SHALL BE APPLICABLE FOR LOSS OF OR DAMAGE TO A COMPLETE SET OF GOLFING EQUIPMENT.
EXTENSIONS (EXTENDED COVER FOR SECTION 1A - LOSS OR DAMAGE TO GOLF EQUIPMENT)

THIS EXTENSION IS NOT PART OF THE STANDARD COVER UNLESS SPECIFICALLY MENTIONED IN THE CERTIFICATE OF INSURANCE
SUBJECT TO THE TERMS AND CONDITIONS AND EXCEPTIONS ANNEXED HERETO OR ENDORSED HEREON THE INSURER WILL



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BY PAYMENT OR AT THEIR OPTION BY REPLACEMENT
REINSTATEMENT OR REPAIR INDEMNIFY THE INSURED
PERSON AGAINST LOSS OR DAMAGE TO GOLFING EQUIPMENT
THE PROPERTY OF THE INSURED PERSON (INCLUDING GOLF
CLUBS, GOLF BALLS, GOLF SHOES AND GOLF BAGS)
OCCURRING DURING THE PERIOD OF INSURANCE ANYWHERE
IN MALAYSIA OR ELSEWHERE IN THE WORLD DURING
TEMPORARY VISITS.

Risk Number : 2
Risk Description : Golfer - Individual
BUSINESS/OCCUPATION : -
PREMISES : AS DECLARED

<u>ITEM DESCRIPTION OF ITEMS</u>	<u>SUM INSURED (RM)</u>
01) SECTION 2 - LOSS OF OR DAMAGE TO BUGGY OR TURFMATE SUBJECT TO : CLAIM SETTLEMENT - DEPRECIATION FACTOR	3,000.00

Total Sum Insured For This Risk : 3,000.00

Risk Number : 3
Risk Description : Personal Liability

<u>ITEM DESCRIPTION OF ITEMS</u>	
1 SECTION 3 - PERSONAL LIABILITY	
ANY ONE ACCIDENT	3,000,000.00
ANY ONE PERIOD OF INSURANCE	3,000,000.00

Total Sum Insured For This Risk : 6,000,000.00

Risk Number : 4
Risk Description : Hole In One

<u>ITEM DESCRIPTION OF ITEMS</u>	
1 SECTION 4 - HOLE-IN-ONE - RM1,500.00	

Risk Number : 5
Risk Description : Group PA

<u>ITEM DESCRIPTION OF ITEMS</u>		
I1 SECTION 5 - ACCIDENTAL BODILY INJURY WHILST ON THE GOLF CLUB/GOLF COURSES		
1. FOR INSURED PERSON - MGA MEMBERS ONLY		
DEATH/P/DISABLEMENT	T/DISABLEMENT	MEDICAL EXPENSES
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RM200,000 (70 AND BELOW)	RM500 PER WEEK	RM2,500
RM100,000 (ABOVE 70)	RM500 PER WEEK	RM500
2. FOR INSURED PERSON - SPOUSE AND DEPENDANT CHILDREN (65 YEARS & BELOW)		
DEATH/P/DISABLEMENT	T/DISABLEMENT	MEDICAL EXPENSES
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RM 50,000	NIL	RM2,500
EXCESS : TEMPORARY DISABLEMENT - NIL		
MEDICAL EXPENSES - FIRST RM75.00		
AGE LIMIT : 1) MGA MEMBER : FULL SUM INSURED FROM AGED 16 TO 70 : LIMITED SUM INSURED FROM		



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AGED 71 TO 75
: NO INSURANCE COVER AFTER
AGED 75

2) SPOUSE AND DEPENDANT CHILDREN
: FULL SUM INSURED FROM AGED
16 TO 65
: NO INSURANCE COVER AFTER
AGED 65

3) DEPENDANT CHILDREN
: FULL SUM INSURED FROM
AGED 3 TO 18 ONLY

NOTE : SPOUSE AND DEPENDANT CHILDREN ARE LIMITED TO
3 PERSONS ONLY.

Risk Number : 6
Risk Description : Burglary - Private
BUSINESS/OCCUPATION : -
PREMISES : AS DECLARED

ITEM DESCRIPTION OF ITEMS	SUM INSURED (RM)
01) SECTION 6 - REIMBURSEMENT OF COST INVOLVED IN THE REPLACEMENT OF LOST/STOLEN CREDIT CARDS AND/OR PASSPORT WHILST AT THE CLUBS	3,000.00
Total Sum Insured For This Risk :	3,000.00

Risk Number : 7
Risk Description : Burglary - Private
BUSINESS/OCCUPATION : -
PREMISES : AS DECLARED

ITEM DESCRIPTION OF ITEMS	SUM INSURED (RM)
01) SECTION 7 - ARMED ROBBERY & HOLD UP WHILST IN PLAY	10,000.00
Total Sum Insured For This Risk :	10,000.00

Risk Number : 8
Risk Description : Personal Liability

ITEM DESCRIPTION OF ITEMS	SUM INSURED (RM)
ANY ONE ACCIDENT	7,500.00
ANY ONE PERIOD OF INSURANCE	7,500.00
Total Sum Insured For This Risk :	15,000.00

SECTION 8 - CREDIT SHIELD - TO REIMBURSE OUTSTANDING BILLING BALANCE INCURRED AT THE PRINCIPAL GOLF CLUB UPON THE DEMISE OF THE INSURED PERSON

The above being property owned by the insured or in the custody and/or control and/or for which the insured is legally responsible.

ADDITIONAL INFORMATION

Date : 15/09/2012

MAXAOPR