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Because life changes.

Golfers Personal Insurance Plan

Product Disclosure Statement

Best General Insurance Company – Australian Banking and Finance Newsmagazine 2003 Insurance Accolades

- Tailored insurance designed to protect Golf Club members for their golf equipment
- A member of the global Zurich Financial Services Group



The issuer of this product is:
Zurich Australian Insurance
Limited ABN 13 000 296 640
AFS Licence No: 232507

5 Blue Street North Sydney
NSW 2060
Preparation date:
19 December 2003

This document is a Product Disclosure Statement (and includes the policy wording) which contains important information about the Golfers Personal Insurance Plan product being offered. This document **only** operates as a Product Disclosure Statement from 10 March 2004.

About Golf Australia Insurance Services

Golf Australia Insurance Services is a division of Freeman McMurrick Pty Ltd (ABN 50 006 767 540), AFS Licence Number 236653 and is the only insurance provider endorsed by the Australian Golf Union Inc.

Golf Australia Insurance Services has been a long time supporter of Golf Management Australia and has been providing golf related insurances since 1989.

Our contact details:

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Contents

About Our Golfers Personal Insurance Plan

About the Zurich Group	2
How to Apply for Insurance	2
Our Golfers Personal Insurance Plan	2
Sporting equipment cover	2
Legal liability cover	2
Personal accident cover	2
Our Contract with You	3
Significant Issues to Consider	3
Your Duty of Disclosure	4
Non-Disclosure and Misrepresentation	5
How We Calculate Your Premium	5
How to Make a Claim	5
Goods and Services Tax	6
Privacy	6
Cooling Off Period	6
Cancellation	6
Confirmation of Transactions	7
General Insurance Code of Practice	7
Dispute Resolution Process	7
Updating the Product Disclosure Statement	7
Benefits of Cover Available	8

Golfers Personal Insurance Plan – Policy Wording

Introduction	9
Our Agreement	9
Meaning of words used	9
General Exclusions	10
General Terms and Conditions	11
Section 1 – Sporting Equipment Cover	13
Section 2 – Legal Liability Cover	15
Section 3 – Personal Accident Cover	16
Section 3 – Part A	17
Minor injuries and emergency transport	17
Section 3 – Part B	18
Death, major injury and temporary total disablement	18

About Our Golfers Personal Insurance Plan

About the Zurich Group

Zurich is proud to present its Golfers Personal Insurance Plan.

The insurer of Golfers Personal Insurance Plan is Zurich Australian Insurance Limited ('ZAIL') (ABN 13 000 296 640), AFS Licence Number 232507, a subsidiary of Zurich Financial Services Australia Limited ('ZFSA'). Head Office: 5 Blue Street, North Sydney NSW 2060.

ZFSA is a member of the Swiss based Zurich Financial Services Group (Group), an insurance based financial services provider. The Group offers an extensive range of general insurance, life insurance, investment and superannuation products and services for individuals, small to medium sized businesses, larger companies and multi-national corporations.

We conduct **our** overall business within prudent financial guidelines, and establish accurate and timely reserves to ensure **our** ability to pay claims to, or on behalf of, **our** customers now and in the future.

This Product Disclosure Statement is designed to help You and your members to:

- **decide whether this product meets your needs; and**
- **compare this product with others you and your members may be considering.**

You should read this Product Disclosure Statement before making a decision to purchase this product. Read in particular the Golfers Personal Insurance Plan Policy wording which contains important information about our cover and what you need to do. The Policy wording contains the detailed terms and conditions of our product.

You may request further information about this product by contacting **us**. **Our** contact details are on the back cover of this Product Disclosure Statement.

In this document **we bold** words which have special meanings. Please refer to page 9 – Meaning of words used – to see the words that have been defined.

How to Apply for Insurance

If **you** are interested in buying this insurance product, **you** should contact **your** adviser or Golf Australia Insurance Services who will be able to arrange a quotation for **you**.

If **you** then decide to apply for insurance and Golf Australia Insurance Services accepts **your** application on **our** behalf, Golf Australia Insurance Services will issue **you** with a **schedule**, which is a document that sets out the details of **your** insurance Policy with **us**.

Our Golfers Personal Insurance Plan

The Golfers Personal Insurance Plan can be purchased by golf clubs, for the benefit of members.

The Policy has three (3) components of cover that can be summarised as follows:

Sporting equipment cover

During the **period of insurance we** will cover **your members** anywhere in Australia for the loss of, or damage to, their **sporting equipment**. However, the **sporting equipment** is not covered for damage caused by normal wear and tear, or damage arising from any inherent defect in the **sporting equipment**. Please refer to Meanings of words used – **sporting equipment** cover page 10.

Legal liability cover

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

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

Personal accident cover

If as a result of an **accident** which occurs on **golf club grounds**, during the **period of insurance**, **your member** sustains an injury resulting directly (and independently of any other cause) in one of the specified Events. Please refer to pages 17 & 18. **We** will pay **your member** the amount listed beside the relevant Event, under the list of benefits **we** pay.

Our Contract with You

Your Policy is a contract of insurance between **you** and Zurich Australian Insurance Limited and contains all the details of the cover that **we** provide. **Your** Policy is made up of:

- the Policy wording which begins at page 9 of this document. This is common to all customers who buy **our** Golfers Personal Insurance Plan policy. It tells **you** what is covered, sets out the claims procedures, exclusions and other terms and conditions of cover. This document should be read carefully before making a decision to acquire this insurance product. This document is also the Product Disclosure Statement for any offer of renewal **we** may make, unless **we** tell **you** otherwise;
- the Proposal;
- **Your** most current **schedule** issued by Golf Australia Insurance Services. 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;
- any Endorsement; and
- any other written change otherwise advised by **us** or Golf Australia Insurance Services in writing. These written changes vary or modify the above documents.

Please note, only those sections shown in **your schedule** are insured. If **you** have any queries, please contact **your** adviser, Golf Australia Insurance Services or **us**. Please keep **your** Policy in a safe place.

Significant Issues to Consider

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

The following matters **you** should be aware of in considering whether this product is suitable for **your members**.

Policy limits

- The amount of cover is limited to the amounts shown in the Policy (eg **we** only pay \$2,000 if **your member** suffers a fractured hip), therefore **you** should ensure **your members** read this Policy wording, so that they are aware of the Policy Limits.

If any of **your member(s)** think the limits provided by this Policy are insufficient to cover their needs, they should discuss this with their adviser.

- The Policy has the ability to be customised in regard to covering **your members' motorised golf carts**. **We** suggest **you** contact **your members** and **your** adviser prior to the purchase of this product to discuss this matter.

Your sporting equipment

The cover **we** provide on **your sporting equipment** depends on a number of factors, including the age, condition and the overall limits of the Policy. Please refer to page 13.

Excesses may apply

Excesses may apply to certain sections of cover. 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. ie the amount that **you** must contribute towards each claim.

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

Any alterations to these 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 member's** malicious actions;
- events that cannot be legally insured;
- **your member's** 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 16 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 wording. Some may not be relevant, however **you** should make yourself aware of all the exclusions. Please refer to General Exclusions on page 10, and Exclusions in each section of the Policy, located under the headings Provided That on pages 13, 15 and 16.

General Terms and Conditions

General Terms and Conditions applicable to **your** Policy (refer page 11), sets out **your** obligations, which **you** need to comply with. **You** should read the Policy wording and make sure **you** and **your members** are aware of all the terms and conditions that apply. If **you** or **your members** 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

It is important **you** read **your** Policy to ensure **you** have the cover **you** require as **we** do not advise **you** on whether the Policy is specifically appropriate for **your** objectives, financial situation or needs. Because of this, **you** should consider the appropriateness of this Policy having regard to **your** objectives, financial situation and needs. **You** should also discuss with **your** adviser the appropriate amounts of cover for **your members' motorised golf carts**. If **you** don't choose appropriate amounts that allow for the full replacement cover of **your member's motorised golf cart** then they may be under-insured when a claim is made.

You should also tell **your** adviser or **us** as soon as possible when circumstances change which are relevant to **your** insurance Policy. For instance, if **your member** sells an existing **motorised golf cart** which is covered under **your** Policy and buys a new **motorised golf cart**. If **you** do not tell **your** adviser, Golf Australia Insurance Services or **us** of these changes, in the event of **your member** suffering a loss or damage, the Sum Insured may not be adequate to cover their loss, or they may not even have any cover under **your** Policy.

Your Duty of Disclosure

Before **you** enter into this contract of insurance with **us**, the Insurance Contracts Act 1984 requires **you** to tell **us** everything of which **you** are aware, which **you**, or which a reasonable person in the circumstances could be expected to know is relevant to **our** decision, whether and on what terms, **your** proposal for insurance is acceptable and to calculate the premium required for **your** Policy. The Act imposes a different duty the first time **you** enter into the Policy with **us**, which is different to that which applies when **you** renew, vary, extend, reinstate or replace **your** Policy. **We** set these duties out below.

Your Duty of Disclosure applies when you enter into this Policy with us for the first time.

You will be asked various questions when **you** first apply for this Policy. When **you** answer these questions, **you** must:

- give **us** honest and complete answers;
- tell **us** everything **you** know;
- tell **us** everything that a reasonable person in the circumstances could be expected to tell **us**.

Who needs to tell us

It is important that **you** understand, that **you** are disclosing to **us** and answering **our** questions for both **you** and anyone else, that **you** want to be covered by the Policy.

If you do not tell us

If **you** do not answer **our** questions honestly or do not properly disclose to **us**, **we** may reduce or refuse to pay a claim or may cancel the Policy.

If **you** act fraudulently in answering **our** questions or not disclosing to **us**, **we** may refuse to pay a claim or treat the Policy as never having existed.

Your Duty of Disclosure applies when you renew, vary, extend, reinstate or replace your Policy

When **you** renew, vary, extend or reinstate **your** Policy, **your** duty is to tell **us** before the renewal, variation, extension or reinstatement, every matter known to **you**, which:

- **you** know; or
- a reasonable person in the circumstances could be expected to know;
- is relevant to **our** decision whether to insure **you** and, if so, on what terms.

What you do not need to tell us when you renew, vary, extend or reinstate your Policy

You do not need to tell us about any matter:

- that diminishes **our** risk;
- that is of common knowledge;
- that **we** know or should know as an insurer; or
- that **we** tell **you** **we** do not need to know.

Non-Disclosure and Misrepresentation

If **you** make a misrepresentation to **us**, or if **you** do not comply with **your** Duty of Disclosure and **we** issue **your** Policy with terms and conditions that are different to the terms and conditions that would have been issued had there not been any misrepresentation, or **your** Duty of Disclosure had been complied with, then:

- **we** may reduce the cover provided so that **we** are placed in the same position as **we** would have been in, had there not been any misrepresentation and
- **your** Duty of Disclosure had been complied with; and
- **we** may also cancel **your** Policy; or
- **we** may treat **your** Policy as if it never existed if the misrepresentation or **your** non-compliance with **your** Duty of Disclosure was fraudulent.

How We Calculate Your Premium

Your premium will be calculated on the basis of information that Golf Australia Insurance Services receives from **you** or **your adviser** when **you** apply for insurance.

We take many factors into consideration, including:

- the number of members within the club;
- the number and value of **motorised golf carts** **you** want covered under **your** Policy;
- **your** previous claims history;

- 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 an excess in the event of a claim, which will reduce the cost of **your** premiums. If **you** are interested in this, **you** should ask **your** adviser or Golf Australia Insurance Services to supply **you** with quotes based on differing amounts of Excesses.

Your adviser can arrange for **you** to be provided with a premium quotation. **You** will need to give **your** relevant personal details to **your** adviser at this time to enable **us** to calculate **your** premium. Please refer to Privacy on page 6.

Your premium also includes amounts **you** need to pay in relation to compulsory government charges (eg Stamp Duty and GST) and any Fire Services Levy (if applicable), as well as any additional charges **we** are required to collect from **you**. These amounts will be set out separately on **your** schedule as part of the total premium payable.

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

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

Your adviser should send **you** an offer of renewal for **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 thirty (30) days and **you** may 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.

How to Make a Claim

In the event of an incident which requires **you** or **your member** to make a claim against this Policy, please contact **us** on 132 687 or **your** adviser, as soon as possible. Please refer to Claims Procedures on page 12.

Please keep evidence of purchase or ownership of **your sporting equipment** and other items covered.

Goods and Services Tax (GST)

The sum insured excludes 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.

Input Tax Credit	Claim Settlement
0%	Settled inclusive of GST
100%	Settled less GST
80%	Settled less eighty percent (80%) of the GST

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**.

Privacy

We may require personal information about **you** and **your members** to assess **your** request for insurance and to administer the Policy:

- Where relevant for this purpose, **we** will disclose **your** personal information (other than personal information such as health information) to **your** adviser.
- **We** will also where relevant, disclose **your** personal information including sensitive information to **our** service providers (including loss adjusters, administrators, and reinsurers) and to **our** business partners for this purpose. By submitting **your** personal details, **you** and **your members** consent to those organisations and **us** collecting and disclosing personal and sensitive information about **you** for this purpose.
- A list of the type of service providers and business partners **we** commonly use is available on request, or on **our** website. Go to www.zurich.com.au and click on the Privacy link on **our** home page.
- If **you** and **your members** do not provide the requested information, **your** proposal may not be accepted, **we** may not be able to administer **your** Policy or **you** may breach **your** Duty of Disclosure, the consequences of which are set out in the Duty of Disclosure notice.

- **We** may also disclose personal information about **you** and **your members** where **we** are required or permitted to do so by law.
- In most cases, on request, **we** will give **you** and **your members** access to the personal information **we** hold about **you**. **We** may charge a fee for giving **you** and **your member** access, which will vary but will be based on **our** costs.
- If **you** and **your members** would like to find out more, **you** and **your members** may contact **us** by telephone on 132 687 or e-mail at Privacy.Officer@zurich.com.au or in writing to:

The Privacy Officer
Zurich Australian Insurance Limited
PO Box 677, North Sydney, 2059.

Cooling Off Period

Please ensure that **you** read **your** whole Policy, including the **schedule** to be sure **you** have the cover **you** require. **You** have the right to cancel **your** Policy within the Cooling Off Period, being twenty-one (21) days after **your** Policy commences. The same right applies when **you** renew **your** Policy. **You** must advise **us** in writing and return **your schedule** to **us** within twenty-one (21) days.

You will receive a full refund of the premium paid, providing nothing has occurred for which a claim is payable under the Policy. After this period ends, **you** can cancel **your** Policy. Please refer to Cancellation under General Terms and Conditions on page 11.

Cancellation

You can cancel **your** Policy at any time by contacting **your** adviser. If **you** cancel within the Cooling Off Period (twenty-one (21) days after **your** Policy commences), **we** will give **you** a full refund unless **you** make a claim.

Please refer to Cooling Off Period above. If **you** cancel after this, **we** will refund **your** premium less a pro-rata amount for the time **you** have had the insurance cover. Please refer to Cancellation under General Terms and Conditions on page 11.

Confirmation of Transactions

Please contact **us**, if for any reason **you** wish to make an enquiry about **your** Policy or obtain confirmation of any Policy transaction (**you** should first check if **your** adviser already has the information). **Our** contact details are on the back cover of this Product Disclosure Statement.

General Insurance Code of Practice

As a member of the Insurance Council of Australia Limited, **we** subscribe to the General Insurance Code of Practice, which sets out standards of best practice.

The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The Code aims to:

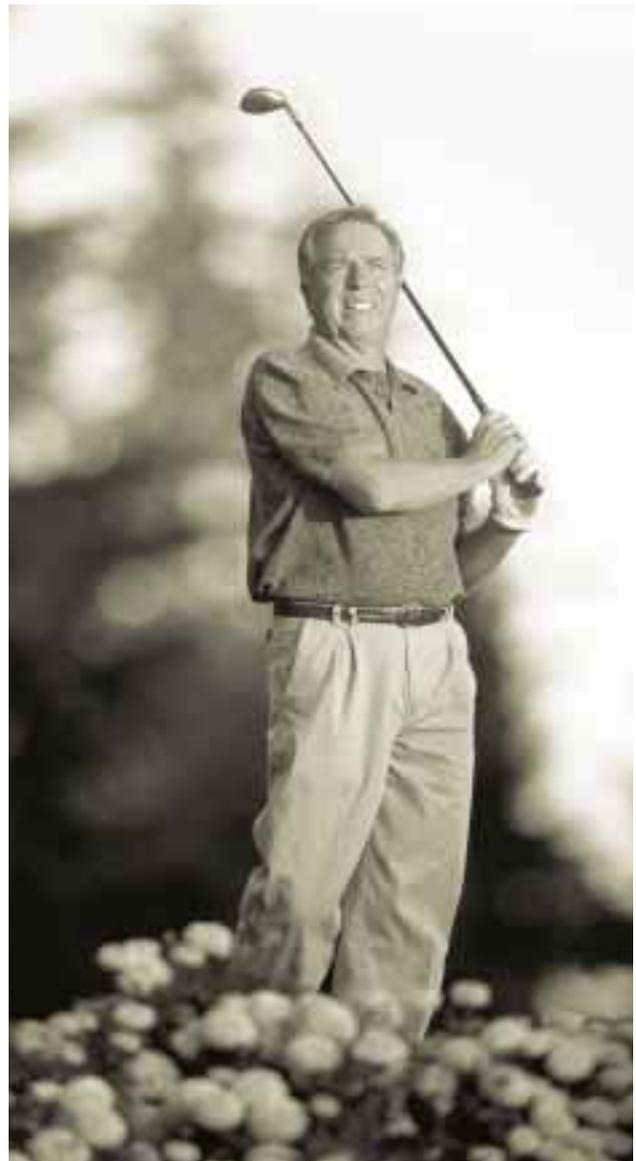
- constantly improve claims handling in an efficient, honest and fair manner;
- build and maintain community faith and trust in the financial integrity of the insurance industry; and
- provide helpful community information and education about general insurance.

Dispute Resolution Process

If **you** dispute a decision made by **us** about a claim or any other matter about this Policy, **you** should first discuss this matter with **us**. If **you** then still dispute this decision, **you** may then use **our** Internal Dispute Resolution process. The result from this review will clearly explain to **you**, **our** decision and any benefit **you** are entitled to will be actioned without delay. Please refer to Dispute Resolution Process on page 11.

Updating the Product Disclosure Statement

Certain information in **our** Product Disclosure Statement may need to be updated at various times. **You** can obtain a paper copy of any updated information without charge by contacting **your** adviser, by calling **us**, or accessing **our** website, www.zurich.com.au. If the update is to correct a misleading or deceptive statement or an omission (that is materially adverse from the point of view of a reasonable person deciding whether to acquire this Policy), **we** will provide **you** with a new Product Disclosure Statement or a supplementary Product Disclosure Statement and identify the update and why it was required.



Benefits of Cover Available

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

Summary of Covers Available	Benefits of Cover Available	Page No.
Sporting Equipment Cover covers your members anywhere in Australia for the loss of, or damage to, their sporting equipment	Up to \$3,500	13
Extension of Cover Your member's motorised golf carts can be covered	Up to amount shown on your schedule	13
Legal Liability Cover covers your member's legal liability while they are on golf club grounds	Up to \$20Million any one occurrence	15
Personal Accident Cover If your member sustains an injury as a result of an accident which occurs on golf club grounds, we will pay your member the amount listed beside the relevant Event, under the list of benefits we pay	Refer to list of benefits we pay in Section 3	17 – 18



Golfers Personal Insurance Plan

Policy Wording

Introduction

Your Policy is a contract of insurance between **you** and Zurich Australian Insurance Limited and contains all the details of the cover that **we** provide.

Your Policy is made up of:

- this Policy wording which **you** are now reading;
- the **proposal**;
- **your** most current **schedule** issued by **us**;
- any endorsement; and
- any other written change otherwise advised by **us** in writing. These written changes vary or modify the above documents. Please note, only those sections shown in **your schedule** are insured.

If **you** have any queries, please contact **your** adviser or **us**. Please keep **your** Policy in a safe place.

Our Agreement

Subject to all of the terms and conditions contained in **your** Policy document and payment of the premium, **we** will provide **you** and **your members** 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

Some key words in this Policy have special meanings and are highlighted in **bold**. For the purposes of this cover the meanings of these words are as follows:

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.

act of terrorism means an act, including but not limited to the use of force or violence and/or the 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), which from its nature or context is done for, or in connection with, political, religious, ideological or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

club, you and **your** means the golf club named as the insured on the **schedule**.

earnings

■ If **your member** is an employee, **earnings** means their pre-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 they have been employed) prior to the **accident** that caused their **temporary total disablement**; or

■ If **your member** is not an employee, **earnings** means their pre-tax weekly income derived from personal exertion after deducting any expenses necessarily incurred by them in deriving that income over the 12 months (or over such shorter period as they have been deriving an income) prior to the **accident** that caused their **temporary total disablement**.

golf club grounds means on the precincts of a registered golf club in Australia. If associated sporting members are included on the **schedule**, the precincts of a registered golf club is extended and deemed to also mean on the precincts of a sporting club within Australia, carrying on the same amateur sporting activity as that of the membership of the club's associated sporting club.

motorised golf cart means a motorised cart or motor bike, listed on the **schedule**, which **your member** owns, that is designed to transport golf equipment and which **your member** drives or rides around a golf course during a game of golf.

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 means the period for which **we** insure **your members** for in this Policy. This period is shown on the **schedule**.

pre-school children means **your member's** children up to the age of six (6) years who reside with **your member** and do not attend school.

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. The **schedule** of insurance forms part of **your** Policy.

sporting equipment includes golfing, and non-golfing equipment that is used to participate in the **club's** associated sports, provided associated sporting members are included on the **schedule**. It does not include golf balls, tees and other consumables or clothing and eyewear (except for swimming goggles). **Sporting equipment** does not include motorised vehicles of any kind unless it is a **motorised golf cart**.

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 **your member**:

- **your member** is, for the time being, wholly prevented from engaging (for reward or otherwise) in their own occupation or from attending school/college/university.
- **your member** is, for the time being, unable to carry out all their domestic duties and have been required to employ domestic assistance to carry out these household duties. The person they employ must not be their spouse/partner, a relative of theirs or a relative of their spouse/partner.
- **your member** is, for the time being, unable to perform at least two of the following five listed 'Activities of Daily Living'.

The 'Activities of Daily Living' are:

- 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.

we, our or **us** means Zurich Australian Insurance Limited (ABN 13 000 296 640), AFS Licence Number 232507 of 5 Blue Street, North Sydney, NSW 2060.

your member(s) means fully paid **member(s)** of the **club** at the time the event covered by this Policy occurred. This includes members of associated sporting groups within the **club**, where **you** have paid a premium to cover these associated members and this associated group has been noted on the **schedule**.

General Exclusions

These general exclusions apply to all sections of this Policy.

We do not insure **your members** 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 member's** ownership or control of any insured property;
5. war, whether it has been formally declared or not, any hostilities, rebellion or revolution;
6. any **act of terrorism** or any action taken in controlling, preventing, suppressing or in any way relating to any **act of terrorism**;
7. events that cannot be legally insured;
8. defects in design, work done or materials used;
9. **your member's** malicious actions;
10. vermin, insects or termites;
11. **your member's** failure to take all reasonable precautions to avoid injury, loss or damage;
12. any act that is intentionally caused by **your member** or by someone else with their consent;
13. acts or omissions by **your member** or someone with their 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 sections of this Policy.

Precautions

You and **your members** 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 Golf Australia Insurance Services 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 may cancel this insurance contract only for a reason described in section 60 of the Insurance Contracts Act 1984 as amended. 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 third 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** and **your members** should keep any of these or other evidence so that **you** and **your members** can prove ownership and the value of any loss if **you** and **your members** have to claim.

Fraudulent Claims

If **you** or **your members** covered by this Policy makes 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 as amended, **we** can do so and **you** and **your member(s)** 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 in writing by **you** or **your** adviser. Other forms of communication will not be acted upon by **us** until confirmed in writing by **you** or **your** adviser.

Dispute Resolution Process

If **you** or **your members** are unhappy with the service **you** or **your members** have received from **us**, including the settlement of a claim, **you** or **your member** may have the matter referred to **our** Internal Dispute Resolution Committee. This committee consists of senior managers who will review the complaint and the actions taken by **us**.

The results from this review will be clearly explained to **you** or **your member** and any benefit **you** or **your members** are entitled to will be actioned without delay. To have the matter referred to the committee please first contact **your** adviser or contact **us** directly on 132 687.

If **you** and **your member** disagree with the decision of the committee **you** can refer the matter to the External Disputes Resolution Scheme. This scheme is administered by Insurance Enquiries and Complaints Ltd. (IEC) and is approved by ASIC.

IEC will review **our** decision in accordance with their Terms of Reference. **You** and **your members** are not bound by their decision. However, **we** are bound to act immediately on any decision. This is a free service provided by an independent body. Brochures outlining the operations of IEC are available from **us** or the Insurance Council of Australia in **your** State or Territory.

Jurisdiction

Should a dispute not be resolved by **our** Internal Dispute Resolution Scheme or the External Dispute Resolution Scheme and the dispute is referred to a court for determination of the extent of cover provided by **your** Policy, then such determination shall only be made in accordance with the laws of the State or Territory of Australia in which **your** Policy was issued.

Headings

Headings are included for reference purposes only and do not form part of **your** Policy for interpretation purposes.

Claims Procedures

In the event that **your member** wishes to make a claim under this Policy they must:

- contact Zurich on 132 687 as soon as practicable (but definitely within 2 weeks) 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 report will be required and **your member** or their legal representative must complete it and send it to **us** within 30 days of receiving it.
 - take immediate steps at their own expense to minimise the damage.
 - not admit liability for, or offer/agree/promise to settle any claim without **our** prior written consent.
 - within 24 hours of learning of the loss of or the wilful damage to **their sporting equipment, your member** must notify the police and include in their report a description of the missing or damaged **sporting equipment**.
- supply at their expense 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. This evidence must be in such form and of such a nature as **we** prescribe.
 - for **sporting equipment** claims, provide at least one quote for the repair or replacement of the **sporting equipment**. The equipment cannot be repaired or replaced without **our** prior written approval. If this approval is not obtained, **we** will pay no more than it would have cost **us** to repair or replace the **sporting equipment**, after allowing for GST and any discounts available to **us**.

Note: Failure to report the claim or fully complete and submit the loss report within the times stated above may result in denial of the claim.

No claim will be considered until **we** have received **your member's** fully completed claim form.



Section 1 – Sporting Equipment Cover

During the **period of insurance we** will cover **your members** anywhere in Australia for the loss of, or damage to, their **sporting equipment**. However, the **sporting equipment** is not covered for damage caused by normal wear and tear, or damage arising from any inherent defect in the **sporting equipment**.

For **sporting equipment** purchased new, up to five (5) years old from the date of purchase as new, **we** will at **our** option:

- 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 **your member** the cost of such replacement or repair by **us**, whichever is the lesser. If this cash settlement is at the request of **your member**, **we** will pay no more than it would cost **us** to replace or repair the **sporting equipment** after allowing for GST and any discounts available to **us**.

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

- 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.

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 7.5% up to a total deduction of 75%; or

If the equipment was purchased second hand **we** deduct 6% from the replacement cost for each of the first five (5) years after purchase and for each year after, **we** deduct a further 7.5% up to a total deduction of 75%; 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.

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 7.5% up to a total deduction of 75%; or

If the equipment was purchased second hand **we** deduct 6% per year for the first five (5) years after purchase (ie 30% after five (5) years). For each year after, **we** deduct a further 7.5% up to a total deduction of 75%; or

- pay **your member** the cost (as calculated above) of such replacement or repair, whichever is the lesser.

Provided That:

1. cover for **each period of insurance** for each of **your members** under this Section is limited to \$3,500. Except for **motorised golf carts** which are insured for the sum shown on the **schedule**.
2. **your member** keeps their **sporting equipment** in good condition.
3. in the event that the **sporting equipment** is stolen, wilfully damaged or accidentally lost, a report must be made to the Police.

This must be done within 24 hours starting from when **your** noticed the **sporting equipment** was stolen, damaged, or lost and the report must list and describe the missing or damaged **sporting equipment**.
4. any damaged or lost **sporting equipment**, which **we** replace, becomes **our** property. This includes lost equipment, which is subsequently recovered.

5. **your member** provides proof of their ownership of the **sporting equipment** and the age and make of the **sporting equipment**.

This can be proven in a number of ways eg. sales receipt (showing the date of purchase & describing the equipment), bank or credit card statements, photos or a Statutory Declaration from either the **club** secretary or president. The Statutory Declaration must list the **sporting equipment** (make & age) with the **club** secretary or president declaring that they either personally know, or after investigation they are convinced that **your member** owned the **sporting equipment**.

6. all claims for **sporting equipment** must be accompanied by at least one quote for the repair or replacement of the **sporting equipment**. The equipment cannot be repaired or replaced without **our** prior written approval. If this approval is not obtained, **we** will pay no more than it would have cost **us** to repair or replace the **sporting equipment**, after allowing for GST and any discounts available to **us**.
7. **your member** pays the first \$350 for any theft claim and the first \$100 for any other claim. However if the theft or loss occurred whilst the **sporting equipment** was in a car or was left unattended in the **open air** (but not whilst actually playing a round of golf), **your member** must pay the first \$550 of any claim.

8. the **motorised golf cart** is not covered:

- for damage to tyres by the application of brakes or by road cuts, punctures or bursts; or
- for loss or damage caused by overloading or driving the **motorised golf cart** while it is in a damaged condition; or
- whilst the **motorised golf cart** is travelling on, or being on a public road; or
- whilst the driver of the **motorised golf cart** is under 17 years of age; or
- whilst the **motorised golf cart** is being driven with **your member's** permission by any person (including your **member**) under the influence of alcohol or drugs; or
- whilst the **motorised golf cart** is being loaded or unloaded from a trailer or any other means of transport; or
- whilst the **motorised golf cart** is being driven, other than being driven on **golf club grounds**.



Section 2 – Legal Liability Cover

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

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

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. **your member** does not admit they are liable.
3. we may represent or defend **your member** or any person entitled to cover under this Policy in respect of legal liability as we see fit at any inquest or inquiry or in any action or proceedings.
4. if we agree to pay the claim, we will pay:
 - the compensation that **your member** is legally obliged to pay; and
 - the legal fees and expenses of the person claiming against **your member** (if the court orders **your member** to pay them); and
 - **your member's** reasonable fees and expenses that either we incur on their behalf, or they incur with our prior written consent.
5. we do not insure **your member** for their legal liability that arises:
 - from bodily injury to or death of, **your member** or any member of their family who normally resides with them; or
 - from bodily injury or death to any person **your member** employs, that arises out of or in the course of the employment with **your member**; or
 - out of, or in connection with any trade or business carried on by you, **your member** or any person covered by this Policy; or
 - from **your member** use of a motorised vehicle, unless that vehicle is a **motorised golf cart** which is owned and being driven by **your member**. However even if **your member** owns a **motorised golf cart**, we do not insure 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 **your member**, **your member's** family (ie family who reside with **your member**) or **your member's** employees; or
 - from acts or omissions by **your member** or someone with **your member's** 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 **your member** has agreed by contract or otherwise that they are liable; or
 - from the awarding against **your member** 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

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

Provided That:

1. the **accident** occurs while **your member** is:
 - engaged in a sporting 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 sporting activity; and
 - the Event occurs within 12 months of the **accident**.
 2. the benefits under this Section shall only apply to **your members** aged 12 years or more and less than 85 years at the time of the **accident**. However **temporary total disablement** payments cease once **your member** reaches age 65.
 3. **your member** obtains medical attention from a qualified medical practitioner as soon as possible following the **accident**.
 4. **your member** or their representative must allow **us**, at **our** own expense, to conduct any medical examination or arrange for an autopsy.
 5. **your member** was not training for or engaging in any professional activity.
 6. **your member** or their 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.
7. **we** shall not be liable for the death, loss or disablement **your member** suffers:
 - whilst **your member** is 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 **your member** is undertaking any work in connection with their 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 **your member** 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.

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



Section 3 – Part A

Minor injuries and emergency transport

Our total liability under Part 'A' of this Section in respect of all injuries shall not exceed \$2,000.

List of benefits we pay

Event	Benefit we pay
Breaks and Fractures	
If your member breaks or fractures bones:	
■ Skull: full break _____	\$2,000
■ Skull: hairline fracture _____	\$2,000
■ Spine: full break _____	\$2,000
■ Spine: chipped vertebrae _____	\$2,000
■ Hip _____	\$2,000
■ Neck _____	\$2,000
■ Pelvis _____	\$2,000
■ Jaw _____	\$1,200
■ Leg, ankle, knee: compound (open) fracture _____	\$1,200
■ Arm, elbow, wrist: compound (open) fracture _____	\$1,200
■ Rib or ribs _____	\$600
■ Shoulder _____	\$600
■ Cheekbone _____	\$600
■ Collarbone _____	\$600
■ Leg, ankle, knee: simple (closed) fracture _____	\$600
■ Arm, elbow, wrist: simple (closed) fracture _____	\$600
■ Nose _____	\$500
■ Foot (but not toe or ankle) _____	\$250
■ Hand (but not finger of wrist) _____	\$250
■ Finger, thumb or toe _____	\$150

Event	Benefit we pay
Knee injury	
If your member has a knee injury:	
■ Full knee reconstruction _____	\$1,500
■ Torn ligament _____	\$250

Event	Benefit we pay
Dental	
If your member has a dental injury:	
■ Dental treatment for loss of teeth _____	\$300 for each tooth
■ Dental treatment for partial capping of teeth _____	\$250 for each tooth
■ Dental treatment for full capping of teeth _____	\$300 for each tooth
■ Dental treatment without capping or loss of any teeth _____	\$150 for each tooth

The most **we** will pay for all dental treatment for any one **accident** is \$2,000.

Event	Benefit we pay
Suturing and internal injuries	
■ If your member ruptures an internal organ _____	\$1,000 for each organ
■ If your member's wound needs suturing (stitching) _____	\$10 per stitch

The most **we** pay for all suturing in **your member's** claim is \$750

Emergency Transport

If **your member** needs emergency transport, (in any vehicle immediately after the **accident**) **we** will reimburse their expenses necessarily and actually incurred – up to a maximum amount of \$2,000.

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 member’s** 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 if the accident causes

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

If **your** member permanently loses 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 65).

– If **your member** is self employed or gainfully employed. \$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/ gainfully employed or is not a full time student and **your member** is unable to care for themselves and/or their **pre-school dependent 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 members are 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.

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Because life changes.

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