

## Golf Club Survey – Insurance

The following survey will assist the Insurance Working Group to access the risk profile of golf in Australia. Findings will assist the investigations into what potential benefits of a nation-wide liability coverage program, including information relating to other insurable risks and inform the industry about best insurance practices.

The survey closes on the 30<sup>th</sup> November, 2007. Surveys may be filled out online at [http://www.surveymonkey.com/s.aspx?sm=6\\_2bOoEgow1vAOLfm6opPstw\\_3d\\_3d](http://www.surveymonkey.com/s.aspx?sm=6_2bOoEgow1vAOLfm6opPstw_3d_3d) or by returning this form to Golf Australia, Level 3, 95 Coventry Street, South Melbourne, Vic, 3205.

### Section 1 - Member (Player) Insurance

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|---|--|
| <p>1. Does your Club purchase a Player Insurance Policy or similar for Members?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No – (go to question 13)</p>  | <p>B. Weekly Benefits</p> <p><input type="checkbox"/> Below \$250 per week</p> <p><input type="checkbox"/> \$250 - \$500 per week</p> <p><input type="checkbox"/> Above \$500 per week</p>   |
| <p>2. Does the club purchase the Player policy/plan from one of the providers below?</p> <p><input type="checkbox"/> Freeman McMurrick</p> <p><input type="checkbox"/> Marsh</p> <p><input type="checkbox"/> Steadfast</p> <p><input type="checkbox"/> Sports Underwriting</p> <p><input type="checkbox"/> Other (please state)</p> <p>_____</p>  | <p>Excess if any \$ or period _____</p>  |
| <p>3. Does the Personal Player policy cover the player's public liability?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No (go to question 6)</p>  | <p>8. Does your policy include equipment coverage i.e. golf clubs, buggies (non-motorised)?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No (go to question 12)</p>   |
| <p>4. If yes, what level of Public Liability under the player liability policy?</p> <p><input type="checkbox"/> Less than \$1 Million</p> <p><input type="checkbox"/> \$1 Million – \$1.9 Million</p> <p><input type="checkbox"/> \$2 Million - \$4.9 Million</p> <p><input type="checkbox"/> \$5 Million - \$9.9 Million</p> <p><input type="checkbox"/> \$10M - \$20 Million</p> <p><input type="checkbox"/> Over \$20M</p> | <p>9. If so to what level is the equipment covered?</p> <p><input type="checkbox"/> Below \$2,000</p> <p><input type="checkbox"/> \$2,000-\$2,999</p> <p><input type="checkbox"/> \$3,000-\$4,000</p> <p><input type="checkbox"/> Above \$4,000</p>  |
| <p>5. Does the Public Liability include player to player liability, (e.g. if a player hits another player)?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>  | <p>10. Is there an excess for any one equipment claim, if so how much (maximum occurrence)?</p> <p><input type="checkbox"/> Up to \$100</p> <p><input type="checkbox"/> \$101-\$500</p> <p><input type="checkbox"/> Over \$500</p>   |
| <p>6. Does the Player policy cover injury?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No (go to question 8)</p>  | <p>11. Is the equipment coverage Australia-wide?</p> <p><input type="checkbox"/> Yes. Australia only</p> <p><input type="checkbox"/> Yes and includes overseas</p> <p><input type="checkbox"/> No</p>  |
| <p>7. What level of Player injury cover does the policy provide?</p> <p>A. Capital Benefits (lump sum e.g. death)</p> <p><input type="checkbox"/> Below \$50,000</p> <p><input type="checkbox"/> \$50,001- \$100,000</p> <p><input type="checkbox"/> Above \$100,000</p> <p>Excess if any \$ or period _____</p>  | <p>12. What is the premium paid per individual player for your policy?</p> <p><input type="checkbox"/> Under \$3.00</p> <p><input type="checkbox"/> \$3.00 - \$4.99</p> <p><input type="checkbox"/> \$5.00-\$5.99</p> <p><input type="checkbox"/> \$6.00-\$6.99</p> <p><input type="checkbox"/> \$7.00-\$7.99</p> <p><input type="checkbox"/> \$8.00-\$9.99</p> <p><input type="checkbox"/> \$10.00-\$14.99</p> <p><input type="checkbox"/> \$15.00-\$19.99</p> <p><input type="checkbox"/> \$20.00-\$24.99</p> <p><input type="checkbox"/> Above \$25</p> |

## Section 2 - Club/Business Insurance

13. Does your club have insurance?
- Yes  
 No (if no go to question 22)
14. Does your club purchase an industry package such as Club House Insurance Protection plan [CHIP]?
- Yes  
 No
15. Does your club insure against any of the following (you may have many of these policies, some policies cover many areas, please indicate the areas covered e.g. If your directors and officers liability policy covers employment practices tick both areas)?
- A. Director's and Officers liability  
 Yes  
 No
- B. Association liability  
 Yes  
 No
- C. Employment practices liability  
 Yes  
 No
- D. Professional Indemnity/Errors & Omissions  
 Yes  
 No
- E. Public liability  
 Yes  
 No
- F. Voluntary Workers  
 Yes  
 No
16. Does the Club purchase its insurance policy/plan from one of the providers below?
- Freeman McMurrick  
 Marsh  
 Steadfast  
 Sports Underwriting  
 Other (please state)  
 \_\_\_\_\_
17. Are your volunteer coaches and or coordinators covered under a club policy?
- Yes, only on club premises  
 Yes, including programs outside the club  
 No
18. Does your club Public Liability policy provide cover for claims brought against participants of your development programs?
- Yes only at the club  
 Yes beyond the club boundaries.  
 No
19. Does your club Public Liability policy provide cover for claims brought against your members?
- Whilst participating Australia-wide in any golf environment (e.g. Driving/practice ranges; other clubs)  
 Yes, only on your course.  
 No
20. What is the Limit of Liability/Sum Insured of your club's Public Liability policy?
- \$ \_\_\_\_\_
21. What is your club's total insurance premium expenditure to the nearest \$1,000? (not including Member/player policy)
- On the policies listed in Question 15.
- \$ \_\_\_\_\_
- Total Premiums paid including player insurance
- \$ \_\_\_\_\_

**Section 3 - General**

22. Is your club/venue incorporated?  
 Yes, Incorporated Association  
 Yes, Company Limited  
 No

23. Please indicate the number of club members with playing rights including juniors at your club. (approximately)

\_\_\_\_\_

24. Total number of rounds played on Course per annum? (please estimate)

\_\_\_\_\_

25. Are visitors made Honorary members of your club under its rules/constitution?

- Yes  
 No

26. Are non-member rounds covered by the club's public liability policy?

- Yes  
 No

27. What percentage of total rounds is played by members? (please estimate)

\_\_\_\_\_%

28. What percentage of rounds are competition rather than social? (please estimate)

\_\_\_\_\_%

29. Is your course owned by the club or another interest?

- Club owned  
 Other interest

30. What month are your insurances renewed?

- January  
 February  
 March  
 April  
 May  
 June  
 July  
 August  
 September  
 October  
 November  
 December

31. What state of Australia is your club located?

32. What is your club's location?

- Metropolitan  
 Major Regional centre (e.g. Newcastle, Townsville)  
 Other country

Any other comments or areas of insurance not covered by this survey that Golf Australia should consider:

Reply below or email to - [alexm@golfaustralia.org.au](mailto:alexm@golfaustralia.org.au) Subject – Insurance survey

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Thank you for your time.