

Golfer Insurance

Exclusions

No compensation shall be payable for the following :

1. "A hole-in-one" without obtained from the golf club.
2. Loss or damage caused by or resulting from wear and tear or deterioration.
3. Loss of golf balls (other than by fire) not contained in the bag at the time of loss.
4. Wearing apparel.
5. Damage to golfing equipment while playing.
6. Loss of or damage to watches, jewellery, gold, silver, precious stones, precious metal articles, furs, trinkets, medals, coins, money, credit cards, cash cards, cheques, stamps, documents, securities, or motor vehicle and its contents.
7. Death or bodily injury caused by insanity, intemperance, suicide, intentional self injury, any unlawful act, pregnancy, childbirth, gradually operating cause, infirmity, pre-existing physical or mental defect of the Insured.
8. Bodily injury of a member of the Insured's family member or employee.
9. Loss of or damage to property under the control of the Insured, his family member or employee.
10. Sum of indemnity agreed by the Insured to pay.
11. Loss of or damage to property caused by the following:
 - (a) Invasion, civil war , mutiny, rebellion, revolution, resurrection, military riot or civil commotion;
 - (b) Ionising radiation or contamination by radioactivity or nuclear weapons material;
 - (c) Pressure waves caused by aircraft and other aerial devices.

*This is only a general summary of cover. Please refer to the policy contract for details.