

PERSONAL LIABILITY INSURANCE FOR MEMBERS, GUESTS AND VISITORS

The Public Liability cover arranged by the club for its members is extended to include and respond in the first instance to an incident on behalf of any member of the club by providing an Indemnity against legal liability to pay compensation and claimants' costs and expenses in respect of accidental injury to any person and/or Loss of or damage to material property during the period of insurance and in connection with their golfing activities, including costs and expenses incurred with the insurers' written consent. There is an excess payable by the member of £350 per claim.

Limit of Indemnity: £5,000,000 any one occurrence and unlimited any one period of insurance.

Territorial Limits for Members:

Public and Products Liability anywhere in the world other than (a) the United States of America its territories and possessions or (b) Puerto Rico but only in respect of claims arising out of (i) Products exported with the knowledge of the Insured to the United States of America its territories and possessions or Puerto Rico and (ii) any operation or premises of the Insured in the United States of America its territories and possessions or Puerto Rico arising out of any operation or premises or (c) in any country or territory where:

(i) any government embargo or sanction prohibits the Insured from trading or

(ii) any government embargo or from providing insurance or

(iii) Legal Proceedings are brought to enforce an award or judgement

(a) and (c) (i) and (ii) hereof whether by way of reciprocal agreement or otherwise

Personal Liability – Visitors & Guests:

The Public Liability cover arranged by the club extends to include and respond in the first instance to an incident on behalf of any visitor or guest to the club by providing an Indemnity against legal liability to pay compensation and claimants' costs and expenses in respect of accidental:

Injury to any person and/or Loss of or damage to material property within the territorial limits set out below during the period of insurance and in connection with their golfing activities, including costs and expenses incurred with the insurers' written consent.

Limit of Indemnity: £5,000,000 any one occurrence and unlimited any one period of insurance.

Territorial Limits:

Whilst playing or utilising the facilities provided by the club.