

## **Golf Australia – Frequently Asked Questions – Personal Liability**

### **What insurance cover is being included with the club's Golf Australia Affiliation fees?**

From 1 July 2009 Player's *personal liability* insurance with a limit of \$20 million will be included within the Golf Australia affiliation fees paid by the club.

Amateur coaches that are qualified under Golf Australia's recognised coaching programs, and who are members of a golf club, are also covered for personal liability up to \$20 million and professional indemnity up to \$5 million.

### **What is Player's *personal liability* cover?**

*Personal liability* insurance covers the legal liability of a player to pay compensation for personal injury or property damage which occurs whilst playing or practising golf or attending a golf event or venue as a player, guest or spectator.

*Personal liability* arising from the use of a golf buggy whilst playing or practising golf or attending a golf event or venue as a player, guest or spectator is included.

### **Who is covered by this?**

The affiliated players, officials, volunteers and trialling participants in recognised development programs of Golf Australia affiliated clubs.

Amateur coaches that are qualified under Golf Australia's recognised coaching programs and who are members of a golf club.

### **Are Visitor's Covered?**

Green fee players are only covered under this insurance if the club takes out the Golf Australia Service fee that includes player liability and other services such as benchmarking, game development and promotion. The fee for this is \$1 per round, of which the club retains 50c to go to its own promotion or game development activity - a great revenue raiser for clubs. Contact Golf Australia for details.

### **Why is Golf Australia including this cover?**

Golf Australia was concerned at the lack of consistency of *personal liability* cover previously provided to individual golfers. The situation was not ideal for the development of golf in Australia where potentially 80% of players were not covered. Golf Australia's aim is to promote and assist the development of the game. Ensuring that each player has suitable personal liability cover is, we believe, one way of achieving this.

## **Who is the insurer?**

The insurance is arranged through Golf Australia's insurance partner Sportscover Australia and is underwritten by the Sportscover Syndicate 3334 at Lloyd's. Each policy issued is backed by the full strength and A rated security of Lloyd's of London. For further details log on to the Lloyd's web-site

[www.lloyds.com](http://www.lloyds.com)

## **Is this cover available before 1 July 2009?**

Yes, your club can obtain this cover for the period up to the start of the inclusive scheme from Golf Australia's insurance partner Sportscover. Just complete the short Application form that can be downloaded from this web-site and e-mail it to [golfaust@sportscover.com](mailto:golfaust@sportscover.com)

Alternatively, ring 1300 39 79 39 to get an Application form.

## **Are other insurances available through this scheme?**

Yes. Sportscover can provide quotations for player's *personal accident* insurance and *golf equipment cover*. Complete an Application form and indicate whether you wish for these sections to be quoted.

## **Can I get copies of the policies?**

Yes, these are available on this website or by e-mailing [golfaust@sportscover.com](mailto:golfaust@sportscover.com) or telephoning 1300 39 79 39.

## **What about other insurance cover for my Golf Club?**

Golf Australia with its Working Group on Insurance, is currently reviewing Club Insurances to ensure we have a suitably endorsed product on the market to protect club interests. In the meantime, if you need to obtain quotations for insurances for your club prior to the release of these findings such as *public liability* and *property* insurance, ask your AFS Licensed Insurance Broker to obtain a quote. Sportscover are able to provide premium quotations to your Insurance Broker.