



*Player's Personal Liability
Policy Document*



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Information

Policy Terms and Conditions

This part of the document contains the Policy Terms and Conditions, which detail all the terms, conditions and exclusions relating to the Policy.

Your Duty of Disclosure – The things You need to tell Us

Before you enter into this policy, the Insurance Contracts Act 1984 (Cth) requires you to provide us with the information we need to enable us to decide whether and on what terms your proposal for insurance is acceptable and to calculate how much premium is required for your policy. You will be asked various questions when you first apply for your policy. When you answer these questions, you must:

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

If you vary, extend, reinstate or replace your policy your duty is to tell us before that time, 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 whether any special conditions need to apply to your policy.

You do not need to tell us about any matter that:

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

Who Does The Duty Apply To?

Everyone who is insured under the policy must comply with the duty of disclosure.

What Happens If You Or They Breach The Duty?

If you or they do not comply with the relevant duty, we may cancel the policy or reduce the amount we pay if you make a claim. If fraud is involved, we may treat the policy as if it never existed and pay nothing.

Code of Practice

This Policy is Insurance Council of Australia's General Insurance Code of Practice compliant, apart from any claims adjusted outside Australia. Underwriters at Lloyd's proudly support the General Insurance Code of Practice. The purpose of the Code is to raise standards of practice and service in the general insurance industry. Any enquiry or complaint relating to this Insurance should be referred to Us in the first instance. If this does not resolve the matter or You are not satisfied with the way a complaint has been dealt with, You should write to:

Lloyd's Underwriters' General Representative in Australia

Suite 2, Level 21

Angel Place

123 Pitt Street

Sydney NSW 2000

Telephone Number: (02) 9223 1433

Facsimile Number: (02) 9223 1466

Who will refer your dispute to the Complaints Department at Lloyd's.

If your dispute remains unresolved you may be referred to the **Financial Ombudsman Service Limited** under the terms of the General Insurance Code of Practice. For other disputes you will be referred to other proceedings for resolution. Details are available from Lloyd's Underwriters' General Representative in Australia at the address above.

The Underwriters accepting this Insurance agree that:

- (i) if a dispute arises under this Insurance, this Insurance will be subject to Australian law and practice and the Underwriters will submit to the jurisdiction of any competent Court in the Commonwealth of Australia;
- (ii) any summons notice or process to be served upon the Underwriters may be served upon:

Lloyd's Underwriters' General Representative in Australia

Suite 2, Level 21

Angel Place

123 Pitt Street

Sydney NSW 2000

who has authority to accept service and to appear on the Underwriters' behalf;

- (iii) if a suit is instituted against any of the Underwriters, all Underwriters participating in this Insurance will abide by the final decision of such Court or any competent Appellate Court.

Dispute Resolution

We will do everything possible to provide a high quality service to You. However, We recognise that occasionally there may be some aspect of Our service or a decision We have made that You wish to question or draw to Our attention.

We have a Complaints and Dispute Resolution Procedure which undertakes to provide an answer to Your complaint within 15 working days.

If You would like to make a complaint or access Our internal dispute resolution service please contact Your nearest Sportscover office and ask to be referred to Our dispute resolution department or contact Us via www.sportscover.com

The Insurer

The Policy is underwritten by Syndicate 3334 at Lloyd's (Sportscover), registered address in Australia is 271-273 Wellington Road, Mulgrave VIC 3170.

This is to certify, that in accordance with the authorisation granted under contract number B0573K0800288 to Sportscover Australia Pty Ltd, Syndicate 3334 at Lloyd's have agreed to insure the Insured Persons noted in The Schedule, in accordance with the terms and conditions of this Policy.

You or Your representative can obtain further details of Syndicate 3334 by requesting them from Us.

In accepting this insurance, We have relied on the information and statements that have been provided on the Proposal Form (or Declaration). You should read this Policy carefully and if it is not correct contact Us.

Our agreement with You

This Policy is a legal contract between You and Us. You pay Us the premium, and We provide the Insured Person's with the cover You have chosen as set out in the Policy Schedule and wording for claims occurring during the Period of Insurance shown on Your Policy Schedule or any subsequent renewal period.

General Definitions

Wherever used throughout this document the following word(s) have special meanings

Act of Terrorism means any actual or threatened act of any person acting individually or on behalf of or in connection with any organisation with activities directed towards the overthrowing or influencing of any government de jure or de facto. And/or any actual or threatened act of any person acting individually or on behalf of or in connection with any organisation with activities directed towards influencing the general public or any part thereof. In any action, suit or other proceedings where We allege that by reason of the General Exclusion any loss is not covered by this Insurance the burden of proving that such loss is covered shall be upon the Insured Person.

Compensation means any amount payable under the terms of the policy and includes any interest which may be awarded upon damages or incurred upon a judgment debt and plaintiff(s) costs, but does not include fines, penalties, criminal sanctions of any description, punitive, liquidated, aggravated or exemplary damages

Employee means any person that the Insured Person has the right to direct during business activities who is engaged under a contract of service or apprenticeship and includes both statutory and common law employees.

Golfing Event means whilst playing and/or practising golf or attending a golfing activity and/or venue as a spectator or guest.

Insurance Premium Tax means all Taxes payable to the Government at the rate applicable from time to time.

Member means

1. any affiliated player of a Golf Club or State Association (including Regional Associations) recognized as affiliated with Golf Australia Ltd and any golfer who is not affiliated but who has paid a green fee which includes a Golf Australia Ltd service fee;
2. any Employee, volunteer or official of Golf Australia Ltd or affiliated association or club whilst participating in a Golfing Event;
3. any participant whilst trialling at a Golfing Event;
4. any person attending a promotional, social or fundraising activity or sponsored event operated by and/or sanctioned by Golf Australia Ltd or affiliated association or club.

Occurrence means an event, including continuous, repeated exposure to substantially the same general condition, which results in Personal Injury or Property Damage neither, expected nor intended from the standpoint of the Insured Person.

Personal Injury means bodily injury including death and illness, disability, shock and mental anguish.

Property Damage means accidental loss of or damage to tangible property and includes resultant loss of use of such damaged property.

War means undeclared war, civil war, insurrection, rebellion, revolution, war-like act by military force or military personnel, destruction or seizure or use for a military purpose, and including any consequences of any of these.

We, Our, Us means Sportscover Australia Pty Ltd, ABN 43 006 637 903, under an authority from The Insurer.

You, Your means Policyholder as noted in The Schedule.

Section 1 - Personal Liability

Insuring Agreement – Section 1

In consideration of the payment of the premium and subject to the General Definitions, General Conditions and General Exclusions contained herein We agree to:

1. Indemnify an Insured Person to the Limit of Liability stated in The Schedule for their legal liability to pay Compensation for Personal Injury and/or Property Damage following an Occurrence during a Golfing Event during the Period of Insurance.
2. Indemnify an Insured Person for their legal advisors fees and court costs involved in defending any claims against the Insured Person to the extent that such claims fall within the terms and indemnity limits provided for in 1. above. We shall have the right but not the obligation to appoint legal representatives and conduct the defence of any such claim, investigation, negotiation and settlement thereof as it considers expedient.
3. Reimburse the Insured Person for all reasonable expenses, other than wages, loss of earnings or profits, incurred with Our consent in connection with 2. above.

Indemnity or reimbursement provided in Insuring Agreements 2. and 3. shall be payable in addition to the Limit of Liability stated in the schedule.

Section 2 – Professional Indemnity

This Section is on a "claims made" basis. It only covers claims made against the Insured Person and notified to Us during the Period of Insurance. However, provided the Insured Person gives Us notice in writing of any facts that might give rise to a claim against them, as soon as reasonable practicable after they become aware of those facts and before the expiry date of this insurance, then this insurance will respond, notwithstanding the fact that no claim has actually been made against them prior to the expiry date.

Insuring Agreement – Section 2

In consideration of the payment of the premium and subject to the General Definitions, General Conditions and General Exclusions contained herein, We agree to:

1. Indemnify the Insured Person against legal liability for any Claim for Compensation for Financial Loss first made against an Insured Person during the Period of Insurance and which is notified in writing to Us during the Period of Insurance provided that such Financial Loss arises out of any negligent act, error or omission committed or alleged to have been committed in the course of the provision of Services by an Insured Person.
2. Indemnify an Insured Person for their legal advisors fees and court costs involved in defending any claims against the Insured Person to the extent that such claims fall within the terms and indemnity limits provided for in 1. above. We shall have the right but not the obligation to appoint legal representatives and conduct the defence of any such claim, investigation, negotiation and settlement thereof as it considers expedient.
3. Reimburse the Insured Person for all reasonable expenses, other than wages, loss of earnings or profits, incurred with Our consent in connection with 2. above.

Our total aggregate liability under this Section shall not exceed Limit of Liability stated in The Schedule any one Period of Insurance (inclusive of costs and expenses as specified under Insuring Agreements 2 and 3).

Upon expiry of the Period of Insurance, no further claims(s) can be made under this Section and therefore the maintenance of insurance provided by this Section is essential.

In respect of this Section the following Definitions apply in addition to the General Definitions:

Claim or Claims means any originating process (in a legal proceeding or arbitration), cross claim or counter claim or third party claiming compensation against and served on an Insured Person.

Financial Loss means any loss which is economic in nature and not consequent upon Personal Injury or Property Damage.

Services means the provision of coaching, teaching and tutoring of golf by an Insured Person appropriately qualified and such qualification being recognised by Golf Australia Ltd.

In respect of this Section the following Exclusions apply in addition to the General Exclusions.

We shall not be liable for:

Claims directly or indirectly based upon, attributable to or in consequence of any fact or circumstances:

1. (a) of which written notice has been given, or ought reasonably to have been given, under any previous policy of insurance; or
(b) of which an Insured Person first became aware prior to the inception of the Period of Insurance of this Policy.
2. arising out of or attributable to any failure or omission on the Insured Person's part to effect or maintain insurance.
3. arising from facts or circumstances which is inevitable having regard to the circumstances and nature of the work undertaken, or
4. arising from or in connection with advice, design, consultancy, specification, formula or supervision given or undertaken for a fee, or
5. arising out of conspiracy, conversion, deceit, inducement, breach of contract or injurious falsehood.

General Exclusions

We shall not be liable for:

- (a) illness, accident, loss, damage, liability or any expense whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to by or arising from:
 - (i) ionising radiations or contamination by radioactivity from any nuclear fuel or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - (ii) War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, riots, strikes, civil commotion, rebellion, insurrection, or military or usurped power. This exclusion includes but is not limited to civil disorders of any kind, to any security measures that may result in the closure of the venue or the non-access to it, or to the non-participation by attendees or performers, whether voluntary or compulsory;
 - (iii) any Act of Terrorism;
 - (iv) pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds;
 - (v) for damage, illness or disease directly or indirectly arising out of communicable disease.
- (b) any consequential loss whatsoever.

We shall not be liable for claims arising directly or indirectly from:

- (i) Personal Injury to any Employee of the Insured Person arising out of or in the course of their employment;
- (ii) animals belonging to or in the care, custody or control of an Insured Person;
- (iii) any wilful, malicious or unlawful act;
- (iv) assumed under contract or agreement unless such liability would have attached in the absence of such contract or agreement;
- (v) arising from the ownership or use of land;
- (vi) pursuit of trade, business or profession;
- (vii) ownership, possession or use of vehicles, aircraft or watercraft, other than motorised golf buggies and/or carts;
- (viii) property owned by or in the custody or control of an Insured Person;
- (ix) the influence of intoxicating liquor, or the use of firearms;
- (x) legal costs resulting from any criminal proceedings;
- (xi) any actual or alleged liability whatsoever for any of loss or losses directly or indirectly arising out of, resulting from or in consequence of, or in any way involving asbestos, or any materials containing asbestos in whatever form or quantity.

Further we shall not pay for any:

- (a) Claims brought against an Insured Person in the USA and/or Canada; or
- (b) Claims arising from the enforcement of any judgment, order or award in respect of any action first brought in any court of law, arbitration, tribunal or other judicial body in the USA and/or Canada;
- (c) Fines, penalties, liquidated damages, punitive damages, exemplary damages, aggravated damages and any additional damages resulting from the multiplication of compensatory damages.

General Conditions

1. The Insured Person must exercise reasonable care to prevent accident, injury, loss or damage and at all times act as if uninsured.
2. The due observance and fulfilment of all terms and conditions of this Policy by the Insured Person or anyone acting on his/her behalf in so far as they relate to anything to be done or complied with by the Insured Person or anyone acting on his/her behalf shall be a condition precedent to any liability of Ours to make any payment under this Policy.
3. Any fraud, concealment, or deliberate mis-statement by an Insured Person, if unknown to the Policyholder, in relation to any other matter affecting this Policy or in connection with the making of any claim hereunder shall render this Policy null and void in so far as it relates to the Insured Person in question but any such fraud, concealment, or deliberate mis-statement by or known to the Master Insurance Holder shall render the whole Policy null and void and all claims hereunder shall be forfeited.
4. All claims arising under this Policy shall be governed by the Law of Australia whose Courts alone shall have jurisdiction in any dispute arising hereunder.
5. We shall not be liable for any loss, injury, damage, illness, death or legal liability arising directly or indirectly from, or consisting of the failure or fear of failure or inability of any electronic equipment or any computer program, whether or not the Insured Person owns it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date.

Cancellation

We may cancel this Policy in accordance with the Insurance Contracts Act (1984) as amended. We will return a rateable proportion of any Premium paid by You in respect of any unexpired cover (if any).

You may cancel this Policy within fourteen (14) days after the Inception Date by writing to Us and We will refund any Premium and Insurance Premium Tax that may have been collected provided that no claim has been notified to Us. If You do not do so You will be deemed to have accepted this Policy and to have agreed to be bound by its terms and conditions.

Thereafter, You have the right to cancel this Policy at any time by giving Us Written notice at Our Registered Office. Cancellation will be effective upon receipt of the Written notice by Us. We will return a rateable proportion of any Premium and Insurance Premium Tax paid by You in respect of any unexpired cover (if any), provided that no claim has been notified to Us.

Claims Conditions

Claims Notification

If an event giving rise to a claim under this Policy occurs, the Insured Person shall:

- (a) notify Us as soon as practicable, by telephone or in writing within 30 days;
- (b) notify the Police immediately where the incident arises from malicious persons, theft or attempted theft;
- (c) within 120 days of the incident occurring (or such further time as We may allow in writing) provide Us with written details;
- (d) provide Us with all proof and information in relation to a claim that they may reasonably require together with (if required) a statutory declaration of the truth of the claim and any connected matters;
- (e) take immediate action to minimise the loss, destruction, damage, injury, illness or disease;
- (f) shall send to Us immediately any notification, writ, summons or legal process and shall give all necessary information and assistance to enable Us to negotiate the claim or to institute proceedings and the Insured Person shall not negotiate, pay, settle, admit or repudiate any claim without the written consent of Us.

No claim shall be payable unless the terms of this condition have been complied with.

Claims Control

- (a) We shall have sole control of all claims procedures and settlements.
- (b) No admission, offer, promise, payment, or indemnity shall be made or given by or on behalf of the Insured Person without Our written consent .
- (c) If the Insured Person or anyone acting on his/her behalf does not comply with the requirements or hinders, obstructs Us in carrying out any of the above mentioned acts then all benefit under this insurance shall be forfeited.
- (d) We may at any time pay the Insured Person the limit of indemnity applicable to an Occurrence or period of insurance (less any sums already paid in respect of that Occurrence or period of insurance), or any lesser amount for which all claims arising out of that Occurrence or period of insurance can be settled. Thereafter We may relinquish the conduct and control of any such claims and be under no further liability in connection with them.

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