



GOLF INSURANCE

[IMPORTANT NOTE: PLEASE READ THIS POLICY CAREFULLY]

PREAMBLE

WHEREAS the **Insured**, by a Proposal and Declaration which shall be the basis of this Contract and is deemed to be incorporated herein, has applied to the AIG Insurance Hong Kong Limited (Macau Branch) (hereinafter referred to as the "Company") for the insurance hereinafter contained and has paid or agreed to pay the premium as consideration for such insurance, the Company hereby agrees to provide insurance to the extent of and subject to the terms and conditions contained in or endorsed on this Policy during any Period of Insurance and providing that the liability of the Company shall not exceed the sums insured or other limits expressed in the Schedule. This Policy, the Proposal Form, Declaration and Schedule shall be read together as the entire contract and unless specifically stated to the contrary any word or expression to which specific meaning has been given shall have such specific meaning wherever it may appear.

SECTION I - THIRD PARTY LEGAL LIABILITY

The Company will indemnify the **Insured** against all sums which the **Insured** becomes legally liable to pay in respect of:

- Accidental bodily injury to any person (other than a person engaged in and/or upon the service of the **Insured** at the time of sustaining such injury) caused by the **Insured**,
- Accidental damage to property (other than property belonging to the **Insured** or held in trust by or in the custody or control of the **Insured**) caused by the **Insured**,

whilst playing at any **Recognized Golf Course**. Provided always that the liability of the Company for compensation payable in respect of any one accident or series of accidents occurring in connection with or arising out of one event shall not exceed the amount specified in the Schedule as the Limit of Indemnity for any one accident.

The Company will in addition be responsible for all costs and expenses incurred with its written consent in defending any claim in respect of such injury or damage. The Company is entitled to pay at any time to the **Insured** the Limit of Liability or any lesser amount for which any claim or claims can be settled and upon such payment, the Company shall relinquish conduct and control of and be under no further liability hereunder in connection with such claim or claims except for costs and expenses incurred with the written consent of the Company in respect of the conduct of such claim or claims before the date of such payment.

EXCEPTIONS TO SECTION I

The Company will not cover liability:

- Arising from the ownership, possession or control of any mechanically propelled vehicles or electrically driven buggies;
- In respect to bodily injury to the **Insured**, **Insured's** relatives or any person in **Insured's** employment and / or service when sustaining such injury, except for golf caddies hired at the **Recognized Golf Course**;
- For loss or damage to property used by, rented to, belonging to, or in the care, custody, charge or under control of the **Insured**, **Insured's** relatives or any person in **Insured's** employment or service;
- For defense costs the **Insured** incur without the Company's written consent;
- Due to **Insured's** intoxication or impairment from **Insured's** use of alcohol, illegal drugs, narcotics, or medicines which have not been prescribed by a medical professional; or,
- From damages arising from contracts or agreements, unless liability for such damages would have existed without the agreement.

SECTION II - LOSS OF GOLF EQUIPMENT AND PERSONAL EFFECTS

The Company will indemnify the **Insured** up to the sum insured stated in the schedule in respect of the accidental damage of golf clubs whilst playing golf at any **Recognized Golf Course**.

The Company will indemnify the **Insured** up to the sum insured stated in the schedule in respect of loss or damage to golf bags, trolleys (other than licensed self-propelled caddie cars and golf balls in play) and personal effects (excluding watches, jewelry, trinkets, medals, coins, articles of gold & silver, precious stones, furs, cameras, money, securities or stamps) caused by fire, burglary, robbery, or theft whilst playing golf at any **Recognized Golf Course**.

The Company shall have an option to repair, reinstate or replace such broken clubs or pay in cash the amount of the damage.

EXCEPTIONS TO SECTION II

Provided always that the Company shall not be liable for loss or damage arising from delay or from confiscation or retention by customs or other officials or due to deterioration arising from wear and tear or other gradually operating cause.

The Company will not cover loss:

- To self-propelled golf buggies or to golf balls;
- Of money, coins, securities, charge, debit or credit cards, stamps, watches, jewelry, novelties, medals, articles of gold & silver, precious stones, glasses, mobile phones, furs, business, or professional documents or contracts;
- Arising from wear and tear or other gradually occurring causes, inherent defect or faulty manufacture;
- Covered by a manufacturer's guarantee;
- To equipment leased or rented to others by the **Insured**; or
- From theft by **Insured's** relative or anyone in the **Insured's** employment or service.

SECTION III - HOLE-IN-ONE

The Company will indemnify the **Insured** for expenses incurred by the **Insured** for one treat of hospitality arising from the **Insured** scoring a "hole-in-one" at any **Recognized Golf Course** with a par of 65 or more provided that: -

- the Company's liability shall in no case exceed the sum stated in the schedule;
- a proper authenticated certificate is issued by the relevant **Recognized Golf Course**;
- the score card from the relevant **Recognized Golf Course** is submitted, and
- the one treat of hospitality should take place within 30 days upon the **Insured** scoring the "hole-in-one".

SECTION IV - 24 HOUR PERSONAL ACCIDENT TO THE INSURED

If the **Insured** shall sustain bodily injury caused by accidental means while playing golf at any **Recognized Golf Course**, the Company will pay to the **Insured** the compensation herein specified provided such injury is solely related to playing golf and independent of any other cause, and results in:-

Description	Scale of Compensation
Item 1 – Death	100%
Item 2 – Total and irrecoverable loss of all sight in both eyes	100%
Item 3 – Total loss of more or all limbs	100%
Item 4 – Total and irrecoverable loss of all sight in one eye rendering the Insured absolutely blind in that eye beyond remedy	50%
Item 5 – Total loss of one limb	50%



Item 6 – Temporary total disablement which prevents the Insured from engaging in or attending to any business or gainful occupation of any and every kind.	\$400/week
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Where compensation is payable under this Section in respect of death or injury of more than one **Insured** arising out of the same event, the aforesaid limit shall be applicable to the aggregate compensation payable for all such **Insureds**, which compensation shall be apportioned in equal shares.

EXCEPTIONS TO SECTION IV

The Company shall not be liable under this Section in respect of bodily injury to the **Insured** if at the time of the accident causing injury the **Insured** is less than 16 years of age or if at the commencement of any period of insurance in which such accident occurs the **Insured** is or more than 66 years of age.

No compensation shall be payable:

- (a) Under Items 1 to 5 unless the death or loss takes place within 3 calendar months after the commencement of the injury.
- (b) Under Item 6 in respect of any one injury for more than 52 weeks from the commencement of the disablement.
- (c) Under Item 6 except with the consent of the Company until the total amount thereof is ascertained and agreed.

The **Insured** shall not be entitled to compensation for more than one item in respect of the same injury, and all sums paid under Item 6 shall be deducted from any sum becoming payable under Items 1 to 5 in respect of the same injury, the Company being liable only for the balance. Upon payment of any claim under Items 1 to 5 all further liability of the Company under this Section shall cease.

The Company will not cover:

1. The **Insured's** death or accidental bodily injury caused directly or indirectly by an event or accident away from the **Recognized Golf Course**;
2. The **Insured's** death or accidental bodily injury arising out of or in the course of employment activities;
3. The **Insured's** death or accidental bodily injury resulting from:
 - a. Self-injury, suicide or attempted suicide, insanity, intemperance or willful exposure to needless peril except in an attempt to save human life;
 - b. Pre-existing physical or mental conditions or infirmities, drug or alcohol abuse, pregnancy, childbirth, sickness or disease;
4. The **Insured's** unexplained or mysterious disappearance;
5. The **Insured's** being under the influence of drugs, alcohol or other intoxicants for hallucinogens, unless properly prescribed by a physician and taken as prescribed; or
6. The **Insured's** participation in an actual or attempted felony, riot crime, misdemeanor or civil commotion.

GENERAL EXCEPTIONS

1. No indemnity is payable for any **Professional** golfer under this Policy.
2. The Company shall not be liable under this Policy for any injury, loss or damage arising:
 - a) outside the Geographical Area referred to in this Policy;
 - b) directly or indirectly from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
 - c) as regards Section II, in connection with any properties which have been insured under any other policy;
 - d) as regards Section III, in connection with any indemnities which have been paid or are payable under any other policy;
 - e) from unexplained or mysterious disappearance;
 - f) from consequential loss or damage of any kind;
 - g) from any deliberate act of any person whatsoever;
 - h) from any bodily injury caused by sickness, disease or mental illness or caused by the **Insured** intentionally.

CONDITIONS

1. The **Insured** shall take all reasonable steps to safeguard property mentioned in Section II from loss and/or damage.
2. Procedures to apply in case of loss under this Policy
 - (a) Notice of Company
Upon knowledge of loss, the **Insured** shall give notice thereof as soon as practicable to the Company.
 - (b) Report to Golf Club and Police
In the event of loss due to burglary, robbery, theft or larceny, the **Insured** shall report to the golf club and the local police as soon as possible.
 - (c) Proof of Loss
The **Insured** shall file a Proof of Loss with the Company within 30 days after the discovery of loss, unless such time is extended in writing by the Company. Upon the Company's request, the **Insured** shall submit (and, so far as is within his or her power, shall cause all other persons interested in the property and household members and employees to submit) to examination by the Company, sign a sworn statement referring to the loss, and produce for the Company's examination all pertinent records at such reasonable times and places as the Company may designate, and shall co-operate with the Company in all matters pertaining to the loss.
3. The **Insured** or his legal personal representatives shall give notice in writing to the Company as soon as possible after the occurrence of any accident and/or damage with full particulars thereof. Every letter claim writ summons or process shall be notified or forwarded to the Company immediately upon receipt. Notice shall also be given in writing to the Company as soon as possible. The **Insured** or his legal personal representatives shall have knowledge of any impending prosecution or inquest in connection with any accident for which they may be liable under this Policy.
4. In the event of a claim arising under Section IV of this Policy the Company shall be allowed at its own expense upon reasonable notice to the **Insured** to have a medical examination of the **Insured** from time to time or in the case of death upon reasonable notice to the **Insured's** personal representatives to have a post mortem examination of the body.
5. If at the time any claim arises under this Policy there is any other existing insurance covering the same loss, damage or liability the Company shall not be liable except under Section IV of this Policy to pay or contribute more than its ratable proportion of any loss or damage compensation costs or expense.
6. No admission or promise to offer payment or indemnity shall be made or given by or on behalf of the **Insured** without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the **Insured** the defense or settlement of any claim or to prosecute in the name of the **Insured** for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the **Insured** shall give all such information and assistance as the Company may require.
7. Except as regards claims under Section IV if any differences arising as to the amount to be paid under this Policy (liability being otherwise admitted) shall be referred to the decision of an Arbitrator to be appointed by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of three Arbitrators, one to be appointed in writing by each party and the third Arbitrator appointed by the two Arbitrators appointed by each party. Without prejudice of the referred in this clause, the Company reserves the right to initiate judicial proceedings before the Macau Courts.
8. The due observance and fulfilment of the terms provisions conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by **Insured** and the truth of the statements and answers in the Proposal shall be the conditions precedent to any liability of the Company to make any payment under this Policy.



9. Salvage

The Company may pay for the loss in money or for the cost of repair or replacement of the property and may settle any claim for loss of property either with the **Insured** or the owner thereof. Any property so paid for or which is replaced shall become the property of the Company. The **Insured** or the Company, as the case may be, upon recovery of any such property, shall give notice thereof as soon as practicable to the other and the **Insured** shall be entitled to the property upon reimbursing the Company for the amount so paid or the cost of replacement. Application of the insurance to property of more than one person shall not operate to increase the limit of the Company's liability for any one occurrence.

10. Burden of Proof

In any action, suit or other proceedings where the Company alleges that by reason of the provisions of any exclusion which may be applicable, any loss, destruction or damage is not covered by this Policy, the burden of proving that such loss, destruction or damage is covered shall be upon the **Insured**.

11. Jurisdiction Clause

The indemnity provided by this Policy shall not apply in respect of judgements which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Macau, nor to orders obtained in the said court for the enforcement of judgements made outside Macau, whether by way of reciprocal agreements or otherwise.

12. Geographical Area

- a) Macau;
- b) Anywhere in the world in respect of a **Short-term** visit by an **Insured**, except for countries or states subject to sanctions by the European Union, United Kingdom, United States of America, or United Nations.

13. Definitions:

- a) "**Insured**" shall mean:
 - i) the Name of **Insured** specified in the Schedule.
 - ii) the **Insured's** immediate family members – his/her spouse, children, parents, brothers or sisters who are residing with the **Insured** for not less than one calendar year. Provided that their names are also endorsed on this Policy.
- b) "**Recognized Golf Course**" shall mean a golf course or driving range operated by a professional club or organisation which provides golfing activities in its ordinary course of business. Independent indoor golf driving facility or golf simulator is not a golf course.
- c) "**Short-term**" shall mean the period not exceeding 60 consecutive days.
- d) "**Loss of Limb**" shall mean loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.
- e) "**One treat of hospitality**" shall mean one treat of meal with one bill in a restaurant.
- f) "**Professional**" shall refer to one's own occupation, business or employment in the relevant context.

14. Cancellation Provision

This Policy may be cancelled at any time at the request of the **Insured** in writing to the Company and the premium shall be adjusted on the basis of the **Insured** paying to the Company, or the Company retaining, as the case may be, the customary short term premium or minimum then due up to the date of cancellation. The date of cancellation shall be the date the Company actually receives the said request in writing.

The Company is also entitled to cancel this Policy upon giving to the **Insured** 7 days' notice in writing at his last known address and the premium shall be adjusted on the basis of the **Insured** paying to the Company, or the Company retaining, as the case may be, the pro-rata premium then due up to the date of cancellation. The date of cancellation shall be the date stipulated in the said notice in writing.

15. Premium

Annual premium shall be paid in accordance with the amount stated in the Schedule, endorsement and any memoranda to this Policy at the inception of this Policy and subsequently at the

inception of each subsequent Policy Year.

In the event the initial premium charged to the **Insured** is not paid, this Policy shall be deemed void from the inception date of this Policy as specified in the Schedule. In the event the initial premium charged to the **Insured** has been paid, the non-payment of any subsequent premium amount due shall render this Policy automatically cancelled as from the due date of such subsequent premium amount.

16. Misrepresentation and Fraud

Any Policy issued hereunder shall be void if the **Insured** conceals or misrepresents any material fact or circumstance concerning this Policy or the subject thereof; or in case of any fraud or false swearing by the **Insured** regarding any matter relating to this Policy or the property insured, whether such be done before or after a loss has occurred.

17. As a condition precedent to liability of this Company, the **Insured**

has agreed that any personal information collected or held by the Company (whether contained in the application of this Policy or otherwise obtained) is provided and may be held, used and disclosed by the Company to individuals/organisations associated with the Company or any selected third party (within or outside of Macau) for the purposes of processing this Policy and providing subsequent services for this and other financial products and services, direct marketing, and data matching, and to communicate with the **Insured** for such purposes. The **Insured** has expressly authorized that any eventual personal information collected in the Macau SAR may be transferred by the Company to entities related with the Company located outside the Macau SAR. The Company may be unable to provide services to this Policy if the **Insured** fails to provide any information requested.

18. Data Recognition Exclusion

- (a) The Company will not pay for damage or consequential loss directly or indirectly caused by, consisting of, or arising from, the failure of any computer, data processing equipment or media microchip, operating systems, microprocessors (computer chip), integrated circuit or similar device, or any computer software, whether the property of the **Insured** or not, and whether occurring before, during or after the year 2000 that results from the inability to:
 - i) correctly recognize any date as its true calendar date;
 - ii) capture, save, or retain and/or correctly manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date; and/or
 - iii) capture, save, retain or correctly process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture, save, retain or correctly process such data on or after any date.
- (b) It is further understood that the Company will not pay for the repair or modification of any part of an electronic data processing system or its related equipment, to correct deficiencies or features of logic or operation.
- (c) It is further understood that the Company will not pay for damage or consequential loss arising from the failure, inadequacy, or malfunction of any device, consultation, design evaluation, inspection installation, maintenance, repair or supervision done by the **Insured** or for the **Insured** or by or for others to determine, rectify or test, any potential or actual failure, malfunction or inadequacy described in (a) above.

Such damage or consequential loss described in (a), (b), or (c) above, is excluded regardless of any other cause that contributed concurrently or in any other sequence.

This Policy shall not exclude subsequent damage or consequential loss, not otherwise excluded, which itself results from a Defined Peril. Defined Peril shall mean: fire, lightning, explosion aircraft or impact, falling objects, windstorm, hail, tornado, hurricane, cyclone, riot, strike, civil commotion, vandalism, malicious mischief, earthquake, volcano, tsunami, freeze or weight of snow.

19. Sanctions Exclusion

The Company will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose the Company, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.



20. Governing Law

The Insurance contract of which this Policy forms part is subject to the laws of Macau Special Administrative Region of the People's Republic of China.

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