

1) Insurance

Braeside Golf Club (Club) - responsibilities

Subject to acceptance by an Insurance Company, the Club liaises with its' Brokers to arrange, **on behalf of the Members**, minimum of **third party injury and property damage insurance** whilst playing golf, **within the specified limits** in the Schedule and Policy Documents. On renewal, the Policy Documents are published on the Club's Website and circulated by email.

Eligibility

Only those who have membership of the Club are insured under the Group Policy. Members who have paid their annual subscription, at least seven days before the Renewal Date, are automatically insured. Honorary Members who have paid the Renewal Premium will also be included in the Club's List of Members to be Insured, sent to Brokers before renewal.

The Period of Insurance of Late Payers and New Members will be notified to them electronically. Members play at their own risk while not insured.

Cover

Third party injury and property damage are insured while an Insured Member is playing golf at **Selsdon De Vere Mansions Golf Course (Home Course) as well as 'Recognised Golf Courses Worldwide'**, subject to the limits in the Schedule and Terms and Conditions of Insurers and Brokers (**Group Policy**) published on the Club's Website and circulated to members electronically. There is no cover while practising on a driving range as cover is only in place while **playing golf** on a 'Recognised Golf Course' within the territorial limits.

Members' duties and responsibilities

Group Policy is a contract of insurance between each Insured Member and the Insurers. Members **accept** that, while insured and playing under the Group Policy, they are responsible for reading, understanding and complying with the full Terms and Conditions of the Group Policy. Members further confirm that Braeside Golf Club, its Officers, Committee members or any other member shall not be held responsible for any claims and/or failure of the Insurers to settle the claims for whatever reasons. **It is incumbent upon each member to familiarise themselves with the Cover Limits and Exclusions and arrange any additional cover if they so require.**

Claims (See Clause 3.2 for all the requirements)

Members should **not admit liability**- the member should, however, check whether the third party is in need of medical assistance if necessary.

Any claim should be notified **immediately** to Golf Guard Ltd, by telephone (no. 01342 318368), **AND** in writing to P.O. Box 270, East Grinstead, West Sussex RH19 3WP. Keep a note of the telephone call (date, time and person called and what was reported) and a certificate of posting for the letter.

Expiry of cover

The cover stops either when a member leaves the Club or the last date of the Period of Insurance (currently 31st January) **whichever is earlier**. Members must remind The

Treasurer or The Secretary if they have not received their confirmation by 25th January that the Group Policy is being renewed. Under Clause 5 of the Club's Constitution, a member is deemed to have resigned if their annual subscription has not been paid by 31st January and hence ceases to be insured.

Future changes to Clause 26

If any changes are to be made to Clause 26 of the Constitution of the Club in future, Members agree that it is not required to call a General Meeting under Clause 11 and that two weeks' notice can be served electronically. Once two thirds of the paid Members and Honorary Members approve the suggested amendment or change, the Clause 26 can be amended accordingly.