



GOLFGUARD LTD

CORRESPONDENCE ADDRESS:-
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[REDACTED]
Treasurer
Braeside Golf Club
[REDACTED]

14 February 2018

Dear [REDACTED]

Re: Group Cover for Members of Braeside Golf Club

We are writing to acknowledge receipt of the premium of £213.10 in respect of the Personal Liability/Personal Accident Insurance we have renewed to cover 55 playing Members of Braeside Golf Club as per the list of names you provided, at a combined annual premium of £4.00 per Member. Please note that cover has been arranged with effect from 01/02/2018. I confirm there is now no credit on your account.

I also confirm that members who have not yet paid their club subscriptions and so have not moved to Option One cover, will remain covered under Option 2 until 20/05/2018, under our reference 7589.

We have pleasure in enclosing the policy documentation showing details of the renewal cover that will be provided for the insured Members, together with a copy of the full terms and conditions of the insurance. We would ask that you carefully check the details to ensure they are correct and the renewal cover provided fully meets your requirements. In particular we would point out that in the event of a claim, the name of the insured Member is required. Copies of our Terms of Business and Keyfacts are also enclosed for your information.

Additional Members can be added to the cover and to ease administration we suggest that this is done on a quarterly basis. In order to effect cover for these additional Members, we require a list of their names, the date they joined the Club and paid the insurance premium, if applicable, together with the annual premium per additional Member. On receipt we will confirm cover for these Members to the renewal date of the policy. Please note that cover cannot be transferred between Members and the full annual premium is payable in respect of each additional member, irrespective of the date of joining the scheme during the period of insurance.

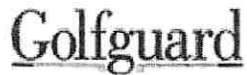
If at any time you wish to consider arranging cover for your green fee players/visitors in order that all your golfers are insured, please do not hesitate to contact our office for a quotation.

We should like to thank you for renewing this cover with our Company and if you, or any of the Members, require any further information under our full Golfguard golf insurance in order that their golf equipment is also insured, we enclose a few forms, together with a couple of posters which you may wish to display. Further forms are, of course, available if required. We are pleased to inform you that your members will receive a discount if they apply for our full cover providing they mention that they are Members of Braeside Golf Club. Finally, please do not hesitate to contact me if I can be of any assistance to you in the future.

Yours sincerely

Jane Stephens
Group Schemes Manager

OP1CTL01 012014

**OPTION ONE****MEMBERS WORLDWIDE PERSONAL LIABILITY INSURANCE COVER
IN RESPECT OF THIRD PARTY PERSONAL INJURY AND PROPERTY
DAMAGE AND PERSONAL ACCIDENT, CLUB SUBSCRIPTION,
EMERGENCY DENTAL TREATMENT AND HOLE IN ONE COVER****SCHEDULE**

Certificate No: 817/1PLM18A/01/02/2018
Insured: 55 Members of the **Braeside Golf Club** (as list received)
Club: **Braeside Golf Club**
Period of Insurance: From: 01/02/2018 To: 31/01/2019

Both dates Inclusive Local Standard time at the address of the Insured

Section 1: Personal Liability**Limit of Liability**

Personal Liability	GBP 10,000,000
Road Traffic Act Liability	Unlimited
Accidental Damage	GBP 10,000
Pollution Sub-Limit	GBP 5,000,000

Excess Nil

Section 2: Personal Accident, Club Subscription, Emergency Dental Treatment and Hole in One**Personal Accident**

Benefit 1 – Death	GBP 15,000 (Juniors GBP 4,000)
Benefit 2 – Loss of Limbs or Sight	GBP 15,000 (Juniors GBP 4,000)
Benefit 3 – Permanent Total Disablement	GBP 15,000 (Juniors GBP 4,000)

Club Subscription

Limit of Liability	GBP 1,000
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Emergency Dental Treatment

Limit of Liability	GBP 300
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Hole in One

Limit of Liability	GBP 75
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Excess Nil

Premium: Total Premium (including Insurance Premium tax of £0.43 per member) GBP 4.00 Per Member

The Certificate has been signed for and on behalf of Golfguard Ltd by:

Signed by:

M. Belsey Director of Golfguard Limited

Date: 14 February 2018