

GOLFGUARD GOLF CLUB INSURANCE

THIS SCHEDULE SHOWS THE BENEFITS PROVIDED FOR THE MEMBERS OF THE GOLF CLUB SPECIFIED ON THIS SCHEDULE AND, IF SHOWN THAT COVER IS ALSO INCLUDED FOR VISITORS TO THE CLUB THE BENEFITS COVERED FOR VISITORS TO THE CLUB. THIS SCHEDULE RELATES TO THE BENEFITS PROVIDED UNDER OPTION ONE FOR MEMBERS AND WHERE COVERED, OPTION THREE FOR VISITORS TO THE CLUB.

Policy Number: 817/01/02/2023/M/OP1

Contract No: BMGAM000875C2022

Coverholder: Golfguard Limited
FCA Firm No (310410)

Binding Authority Agreement UMR: BMGAM000875C2022

Insurers: 100% Convex Insurance UK Limited a company registered in England and Wales (Company No: 11796392).

Registered Address: 52 Lime Street, London, EC3M 7AF.

Convex Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority.

The **Insurers'** Firm Reference Number(s) and other details can be found on the Financial Services Register at www.fca.org.uk

The Golf Club: Braeside Golf Club

Address: Old Farleigh Road, Warlingham, Surrey CR6 9PE

Application/Renewal Form dated: 1st February 2023

Period of insurance (12 months):

Cover inception date 1st February 2023

Cover expiry date 31st January 2024 (both dates inclusive)

Premium in respect of Members (Option One)

Insurance Premium £180.00

Insurance Premium Tax (IPT) at the applicable rate £21.60

Administration Fee N/A

Total Premium (including IPT and administration fee) £201.60 (48 Members @ £4.20 per Member)

PREMIUMS ARE PAYABLE AT THE COMMENCEMENT OF THE PERIOD OF INSURANCE

Premium in respect of Visitors (Option Three)

Insurance Premium N/A

Insurance Premium Tax (IPT) at the applicable rate

Administration Fee N/A

Total Premium (including IPT and administration fee)

PREMIUMS ARE PAYABLE AT THE COMMENCEMENT OF THE PERIOD OF INSURANCE

OPTION ONE

			COVERED
Section 1	Personal Liability	Limit of Liability	£ 10,000,000
		(any one occurrence or series of occurrences arising out of one event)	
		Excess	£ Nil
	Pollution Sub-Limit	Limit of Liability	£ 5,000,000
		(any one occurrence and in all in the Period of Insurance . This sum is part of and not in addition to the sum specified above)	
		Excess	£ Nil
	Extension 1 - Accidental Damage	Limit of Liability	£ 20,000
		(any one occurrence)	
		Excess	£ Nil
	Extension 5 - Road Traffic Act Liability (Bodily Injury)		
Limit of Liability		£ 10,000,000	
Excess		£ Nil	
Section 2	Hole in One		COVERED
		Limit of Liability	£ 75
		(any one occasion)	
	Excess	£ Nil	
Section 4	Personal Accident		COVERED
		Schedule of Benefits:	
	1.	Death	£ 15,000
		(but if You are under 18 years of age)	£ 4,000)
	2.	Loss of one or more Limbs or Loss of Sight in one or both eyes	£ 15,000
		(but if You are under 18 years of age)	£ 4,000)
	3.	Permanent Total Disablement (other than Loss of Limbs or Loss of Sight	£ 15,000
		(but if You are under 18 years of age)	£ 4,000)
			COVERED
		Club Subscription	£ 1,000
	Emergency Dental Treatment	£ 300	

OPTION THREE

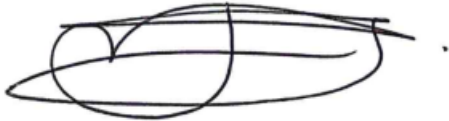
			NOT COVERED
Section 1	Personal Liability	Limit of Liability	£ 10,000,000
		(any one occurrence or series of occurrences arising out of one event)	
		Excess	£ Nil
	Pollution Sub-Limit	Limit of Liability	£ 5,000,000
		(any one occurrence and in all in the Period of Insurance . This sum is part of and not in addition to the sum specified above)	
		Excess	£ Nil
	Accidental Damage	Limit of Liability	£ 20,000
		(any one occurrence)	
		Excess	£ Nil
		(each and every claim)	
Road Traffic Act Liability (Bodily Injury)			
	Limit of Liability	£ 10,000,000	
	Excess	£ Nil	

Endorsements applicable:

This Schedule replaces any earlier Schedule.

Examined and in witness whereof I, being duly authorised by the Insurers, have hereunder subscribed my name:

Authorised By:



Jason Anthony
Chief Executive Officer
MGAM Limited

Dated: 1ST February 2023

Issued By: Golfguard Limited, P O BOX 270, East Grinstead, West Sussex, RH19 3WP.

Golfguard Limited acts as an agent for the Insurer in performing its duties as a **Coverholder**. In the event of any enquiry, please contact Golfguard Limited on: +44 (0) 1342 318368

Please Note: The **Club** has a duty at inception and renewal of this insurance to make a fair presentation of and a continuing duty throughout the **Period of Insurance** to disclose all facts that are material to **Us** including those relating to any claim.

If the **Club** has any doubt as to whether or not a fact is material they should disclose it to **Us**.

The **Club** must pay to **Us** all premiums due to **Us** together with all taxes due on the premiums.

Claims notification

This part of the **Policy** details the procedure to be followed when the **Member** or the **Visitor** wish to notify a claim.

All claims under this insurance are to be notified to **Us** using one of the following methods and quoting the **Policy** number:

Write to: Broadspire, Silbury Boulevard, Milton Keynes, MK9 2AH.
Telephone: 01908 302011
E-mail: convexclaims@broadspiretpa.co.uk

Privacy Notice by MGAM Limited (the intermediary acting on behalf of the Insurers).

The parties identified in the **Policy** and this **Schedule** may hold and process personal data supplied by the **Club** or the **Member** or the **Visitor** where it is necessary to underwrite, administer and fulfil obligations under the **Policy** including with regard to claims. Each of the parties are data controllers and/or processors with respect to the personal data they hold. We and the parties will always act in accordance with relevant data protection legislation and the rights of data subjects under such legislation. Where the **Club** or the **Member** or the **Visitor** provides us with personal data they are confirming to us that they are entitled to do so and have lawfully obtained the data.

The parties will ensure that personal data is kept secure and is retained only for as long as necessary.

Personal data will not be passed to any other third party except where the **Club's** or the **Member's** or the **Visitor's** consent has been given or where permitted by law.

For the purposes of legitimate interest we may share information with our corporate affiliates (e.g., parent company, sister companies or subsidiaries and other companies under common control) or joint ventures to which we are a party or we may provide information about the **Club** to those of our partners whose products and services may be of interest to the **Club**.

One such partner is BrightHR who provide Risk Management and HR Services.

Risk Management by BrightHR & BrightSafe

Our appointed Risk Management Partner, BrightHR, will contact the **Club** to help with any ongoing risk management concerns they may have. BrightHR offers employment and workplace risk management through a suite of easy-to-use online tools, designed to reduce the risks and challenges faced by golf clubs. For further information, terms and privacy policy please see <https://www.brighthr.com/terms/>.

BrightHR – It's smart HR software that simplifies all everyday admin processes. The **Club** can use it to manage staff holidays and absences, plan shifts and rotas and keep a secure record of employee documentation. It even comes with a range of COVID-19 tools to help make the **Club's** furlough, back-to-work and redundancy processes easier. Plus, with its 24/7 HR helpline, the **Club** can speak to employment law experts at any time, day or night.

BrightSafe – It's cloud-based software that transforms the **Club's** health & safety management. The **Club** can use it to create risk assessments with ease, identify workplace hazards in real-time, keep track of upcoming safety tasks and complete CPD-accredited e-learning courses. It even comes with a 24/7 health & safety helpline and a free mobile app to help the **Club** manage their health & safety on the go.

If any person whose personal data was supplied pursuant to this policy would like further information please go to www.mgamutual.com/privacy.

We will respond to any such enquiry as promptly and fairly as possible providing contact details for any other party that may hold the personal data enabling the data subject to make further enquiries of those parties.