
Golfers Indemnity Insurance Policy Wordings

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Highlights

The Policy provides cover for liability of Insured, Personal Accident cover of Insured and loss or damage to Golf kit.

Scope

Section I- Third Party Liability

If any claim or claims shall be made on the Insured in respect of -

- a. Death of or bodily injury to any person not being the member of the Insured's family or household or in his service; or
- b. Damage to property not belonging to or in the charge or under the control of the Insured or of a member of his family or of a person in his service;

Caused at any time during the continuance of this policy through the fault or negligence of the Insured whilst playing golf on any recognized Golf course in India, and he shall become legally liable for the same then the Company will pay the amount of such claim or claims upto but not exceeding an amount as specified in the shedule (Limit of Indemnity) in any one year of insurance.

The Company will also pay within the said amount all costs and expenses incurred with its written consent.

Section II- Personal Accident Cover to Insured

Section III-Fire & Burglary

If the Golf kit belonging to the Insured whilst in any Golf Club House or Golf course or Insured's private residence in India is lost, destroyed or damaged by fire, burglary or housebreaking the Company will subject to the terms, exceptions and conditions contained herein or endorsed hereon pay or make good to the Insured such loss to the extent of the intrinsic value of the property so lost or such damage sustained upto but not exceeding an amount as specified in the shedule (sum insured for kit) during any year of insurance.

General Exclusions

Any consequences whether direct or indirect of War Invasion Act o Foreign Enemy Hostilities (Whether war be declared or not) Civil war, Rebellion, Revolution, Insurrection, Mutiny, Riots, Strikes, Civil Commotion, Military or Usurped power, Seizure, Capture, Arrests, Restraints and detainments of all kings, princess, locked-out workers and people of whatever nation, condition or quality so ever.