



## **Member Plan Insurance**

- Public Liability \$20,000,000 for Golfing Members and \$10,000,000 for Bowls members

Covers anywhere in Australia for legal action taken against a member for incidents occurring whilst participating in golf or bowls. Examples of claims are injuring another player with a golf cart, striking a player or third party with a golf ball.

- Theft/Damage to Equipment \$5,000 Golf members and \$2,000 Bowls Members

Covers clubs and equipment that may be stolen from the clubhouse or from a vehicle. It also covers items such as GPS units that may fall from a cart and be damaged/destroyed. The cover is limited and applies depreciation depending on the age of the clubs, in the event of a loss the members should first check their own contents insurance as if they have cover it will generally provide a better result.

Golf Equipment Excess \$550 for theft from open air/vehicle. \$350 for other theft. \$100 all other claims

Bowls Equipment Excess \$30 or 15% of the loss whichever is the greater

## **· Personal Accident**

A limited cover that provides up to \$500 per week if a member is injured whilst playing golf/bowls and is unable to attend their usual employment. It is paid in replacement of lost wages, not in addition to wages. The maximum claimable is \$5,000.

## **Neighbouring Property Damage**

The issue of neighbouring properties is one that consistently raises its head. The best way to view the situation is as follows;

- Owners of neighbouring properties have built or purchased a property that adjoins a golf course, It is an assumed risk in this situation that the property may be damaged by straying golf balls, and it is not reasonable to then seek to hold the golf club responsible for damage caused by these golf balls.
- The owners of these properties should hold their own home insurance which should cover impact damage, including impact from golf balls. It is the owners responsibility to ensure they have adequate cover etc, not the responsibility of the club. Usually the issue becomes emotive when the owner seeks to claim and has to pay an excess, and/or receive higher premiums at renewal. The prime issue remains however that it is the owners responsibility to be adequately insured, not the Clubs.
- At this stage there is no specific insurance available to provide a blanket cover for damage to neighbouring properties, the difficulty is that to have a valid insurance policy there needs to be an

“insurable interest”, as these properties are not owned by the club, there is no insurable interest that exists. (Much the same way as if one of these properties were destroyed by fire, the club does not suffer any economic loss”

· The Club does have a Broadform Public Liability policy which protects the clubs legal interests. If a neighbouring property owner seeks to hold the club legally liable for any damage, the liability insurer will step in and represent the clubs interests and defend any action. The liability policy is a legal policy, and anyone seeking to hold the club liable would need to prove the club was legally negligent in causing the damage/injury.