

Golfers have a potential liability every time they set foot on a golf course, whether as a player, guest or spectator. That liability can arise from playing or practicing golf, using motorised buggies or attending golf events.

### **Does my golf membership include insurance?**

To assist in protecting risks facing golf club members, all Golf Australia affiliated golfers automatically benefit with on-course protection through Golfer's Personal Liability insurance which is automatically included in the Golf Australia affiliation fees paid by the club and provides \$20 million Public Liability cover for all affiliated players, officials, volunteers, and trialling participants in recognised development programs. Cover also extends to amateur coaches that are qualified under Golf Australia's recognised coaching programs, and who are members of a golf club.



### **Does this include my equipment and personal liability?**

No, this is not included. Members have the option to enhance the basic liability protection provided by Golf Australia by purchasing a Personal Golfers Insurance Policy incorporating Personal Accident, Personal Equipment and other beneficial coverage options.

Personal insurance gives peace of mind by protecting members against loss or damage to third parties and can also protect you for loss from injury to yourself or loss of your equipment.

Specialist insurance is available from a number of insurance companies who can tailor a package to suit individual golfers requirements.

### **If my clubs are stolen or damaged at the club, am I covered?**

No, you do not have cover for this either from the Club or from your Golf Australia Affiliation. If you want this cover you need to make enquiries with your own insurer about options for you.

It is advisable where practical to lock your clubs in your car after your round or place them in a visible location to minimise your risk. This is at your risk as the club has no cover for this loss.

### **What happens if I injure another player or damage their equipment?**

Your affiliation fee covers you for personal injury it does not cover you for damage to another player's equipment. It is therefore recommended that you take out your own personal golfers insurance to cover you for damage to another player's equipment.



"OOOPS! Sorry about that!"

### **What happens if someone else damages my private cart?**

The Club offers no insurance for this damage. It is advisable for members to take out insurance cover for their private carts. If you do not have the insurance and you can identify the person that damaged the cart, that person may have cover that can assist.

**What happens if someone else damages my private cart? *continued***

If the other party does not have insurance they may choose not to take responsibility for the damage, as such it is advisable for you to have private cart insurance or make your own cost/risk assessment.

**What happens if someone damages my car in the car park?**

The car park is a public facility and the Club is not liable for any damage to cars parked in the car park. Members park in the car park at their own risk and can minimise this risk by taking out their own insurance cover.

**What are my responsibilities if I hire a cart from the Pro Shop?**

If you hire a cart from the Pro Shop you are responsible for any damage that occurs to the cart. You are covered for personal liability and theft of the cart however you are not covered for any material damage to the cart unless you take out insurance. The Pro Shop has optional insurance cover available to members at a small charge.

**What happens if someone else damages a cart that I have hired?**

If you hire the cart you are responsible for the damage to it and as such it is recommended that you take out the optional insurance. If you do not have the insurance and you can identify the person that damaged the cart, that person

may have cover that can assist, however you are responsible for immediately settling any damage costs with the Pro Shop and then liaising with the other parties insurers for a reimbursement. If the other party does not have insurance and chooses not to take responsibility for the damage, you are still responsible for the costs as part of your cart hire agreement; as such it is advisable for you to take the optional insurance or to make your own cost/risk assessment.



**What else is the Club doing?**

The club is investigating a range of options designed to provide a basic cover to its members. The intention would be to add a small amount to the annual fee for this insurance cover. This cannot be done for some time and members will be advised of our investigations.



**Insurance & Liability when playing golf at Howlong Country Golf Club**

