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Leisure & Travel
Golfer's Insurance

**Comprehensive
protection to your
various needs**



Golfer's Insurance plan is specially designed to provide a comprehensive cover to protect both you and your family while playing golf all over the world.

Public liability

This covers legal liability you may incur for injury to others or damage to their property accidentally caused whilst playing or practising golf on any recognised golf course, up to a limit of \$3,000,000 for any one event or within a policy year.

Personal accident

This covers accidental death or bodily injury sustained by you and your family whilst playing or practising golf on any recognised golf course up to a limit of \$250,000 per person within a policy year. Spouse will receive same amount of benefits while children under the age of 18 will receive 20% of stated benefits.

Golfing equipment

This covers accidental loss of or damage to golfing equipment belonging to you whilst in transit to or from or whilst at any recognised golf club, up to \$15,000 with maximum \$3,500 per article within a policy year (Loss or damage caused by theft from any unattended vehicle is not covered).

Personal effects

This covers accidental loss of or damage to personal effects belonging to you in any recognised golf club house, up to a limit of \$7,500 within a policy year, maximum \$2,500 per article. (Excluding jewellery, gold, silver and other precious metal articles, watches, cameras, binoculars, furs, cash, money, credit cards and cheques).

Hole-in-one

We will reimburse bar expenses incurred by you as a result of accomplishing a Hole-in-One, up to a maximum of \$3,000 for any one claim. More importantly, we assure you and your friends will enjoy it every time as we do not have an annual limit under this section.

Optional cover - annual travel insurance plan

Exclusive only to our Golfer's Insurance policyholder, you and your family will be covered under an annual travel insurance on a discounted premium, so that you have 'total protection' while travelling and playing golf.

The coverage of this Annual Travel Insurance Plan includes:

- **Medical expenses**

This covers medical expenses (including hospitalisation expenses) incurred whilst travelling abroad up to \$200,000 per policy year. Repatriation expenses and necessary follow up medical treatment are covered up to \$20,000 respectively.

• Personal accident

This provides up to \$250,000 per policy year in the event of serious accidental injury or death sustained by you whilst off the golf course and outside of Hong Kong. If you choose to cover your family, spouse will receive same amount of benefits while children under the age of 18 will receive 20% of stated benefits.

• Baggage and personal effects

This reimburses items lost or damaged off the golf course whilst travelling outside of Hong Kong, up to a limit of \$7,500 in a policy year, maximum \$2,500 per article. (Excluding jewellery, gold, silver and other precious metal articles, watches, cameras, binoculars, furs, cash, money, credit cards and cheques).

• Delayed baggage

When you travel, if your baggage is delayed for more than 12 hours due to mishandling by the airlines or hi-jack, this Plan will pay up to \$500 for essential items such as clothing or toiletries in any one event.

• Personal liability

This protects your legal liability to third parties while off the golf course and outside of Hong Kong for bodily injury or property damage together with associated legal costs and expenses up to \$3,000,000 per policy year.

Age limit

This Plan is available for golfers who are 18-65 years old (not being a professional golfer).

Premium table

Cover	Annual premium
Golfer's Insurance Plan	\$575
Optional cover - annual travel insurance plan	Additional premium
Insured Only	\$325
Insured & Family*	\$625

* Family means Insured's spouse and unmarried child/children normally residing together.

N.B. All amounts are in Hong Kong Dollars.

Please refer to the policy for complete details. A specimen policy can be made available upon request.

Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate.

For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852) 2523 3061.



Golfer's Insurance Brochure

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