



Make  
— your —  
Best Shot

# Golfer's Insurance

GENERAL INSURANCE

Be protected with coverage against accidents when you tee off.

As with all sports, golfers risk injuries or liability to the public during a game. Our Golfer's Insurance plan lets you tee off with confidence, by protecting you against personal accident<sup>1</sup>, medical expenses incurred due to accident<sup>2</sup> and liability to the public.

## Why is it good for me?

- 1 **Coverage for liability to the public** while you are playing golf on any golf course or driving range
- 2 **Coverage for personal accident<sup>1</sup> and medical expenses** incurred due to injuries caused by accident<sup>2</sup>
- 3 **Reimbursement for damage or loss of golfing equipment** due to accident or theft<sup>3</sup>
- 4 **Coverage for repair or replacement of personal belongings** due to accident or theft while at any recognised golf club houses
- 5 **Food and beverages reimbursement at golf course premise** with hole-in-one achievement<sup>4</sup>

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## Play with assurance, as we cover personal accident, medical expenses incurred due to accident and liability to the public

For only \$51.36<sup>5</sup> a year, you will be covered for the following while playing golf on any golf course or driving range:

- Up to \$300,000 third party cover for accidentally causing bodily injury and/or property damage
- Up to \$50,000 personal accident cover payable if you suffer from accidental bodily injury<sup>1</sup>

Benefits	Limits of Coverage
Accidental death	\$50,000
Loss of limbs or eyes	Up to \$50,000
Temporary total disablement	\$250/week (up to 104 weeks)

- Up to \$1,000 medical expenses<sup>2</sup> incurred due to injury caused by accident

## Caring for your precious golfing equipment and personal belongings

Golfer's Insurance provides you with up to \$2,000<sup>6</sup> cover for repair or replacement of golfing equipment damaged or lost due to accident or theft<sup>3</sup>.

*Exclusion: wear and tear or depreciation, loss or damage of golf balls unless contained in the golf bag at the time of the loss.*

*Deductible: \$200 for each and every loss.*

You can also rest assured with up to \$1,000<sup>6</sup> cover for repair or replacement of personal belongings due to accident or theft, while at any recognised golf club houses.

*Exclusion: wear and tear or depreciation, loss or damage of watches, jewellery, trinkets, field and other glasses, cameras, portable radio sets, money, securities, stamps, motor vehicles and accessories.*

*Deductible: \$100 for each and every loss.*

## Rewarding you for your Hole-in-One achievement

We celebrate your success with you. Enjoy up to \$500 food and beverage reimbursement within 48 hours at the golf course premises following a hole-in-one achievement<sup>4</sup>!

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## About Income

Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

As a social enterprise, Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

In 2015, Income had over \$32.4 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

Income's corporate social responsibility initiative, OrangeAid, focuses on children and youth, especially the disadvantaged.

For more about Income, please visit [www.income.com.sg](http://www.income.com.sg).

## Get in touch



**MEET** your Income adviser



**CHAT** instantly at  
[www.income.com.sg/AdviserConnect](http://www.income.com.sg/AdviserConnect)



**CALL** 6788 1111



**CLICK** [www.income.com.sg](http://www.income.com.sg)

## IMPORTANT NOTES

- 1 We pay up to \$50,000 if you sustain bodily injury caused by violent, accidental, external and visible means whilst playing golf on any golf course or driving range resulting in:
  - (a) death within 12 months of the accident; or
  - (b) total and irrecoverable loss of all sight of one or both eyes; or
  - (c) loss or physical severance of one or two limbs
- 2 We reimburse you for medical expenses up to \$1,000 if you sustain bodily injury caused by violent, accidental, external and visible means whilst playing golf on any golf course or driving range, provided the expenses are incurred within 12 months of the accident.
- 3 We indemnify you against loss of or damage to your golfing equipment including golf clubs, golf bags, golf balls, caddie-cars and umbrellas by any accident whilst at or in transit to or from any golf course or driving range.
- 4 We reimburse you up to \$500 for your expenses for the customary entertainment of club members following your hole-in-one shot which you holed whilst playing in any competition and/or friendly game in any recognised golf course. You must present a properly authenticated certificate issued by the appropriate golf club and club bills dated not more than 48 hours from your hole-in-one shot.
- 5 Premium rate is inclusive of 7% GST, non-guaranteed and may be reviewed from time to time.
- 6 On reimbursement basis up to the amount stated.

There are certain conditions whereby the benefits under this plan will not be payable. These are stated as exclusions in the Policy Contract. You are advised to read the Policy Contract for the full list of exclusions.

This is for general information only. You can find the usual terms and conditions of this plan at [www.income.com.sg/golfer-policy-conditions.pdf](http://www.income.com.sg/golfer-policy-conditions.pdf).

All our products are developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. If you find that this plan is not suitable after purchasing it, you may terminate it within the free-look period, and obtain a refund of premiums paid. We may recover from you any expense incurred in underwriting this plan.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as of 22 July 2016