

PC/NB/PLGOCL/014

31 Dec 2024

000001

THE SINGAPORE PROFESSIONAL GOLFERS' ASSOCIATION
87 SCIENCE PARK DRIVE
#02-01 OASIS
SINGAPORE 118260

SINGAPORE PGA
87 Science Park Drive #02-01 S118260
UEN: S73SS0022J
Mobile: (65) 85186611
Email: sinpga@gmail.com
Website: www.spga.org.sg

Dear Policyholder

GOLFER'S INSURANCE

POLICYHOLDER NAME: THE SINGAPORE PROFESSIONAL GOLFERS' ASSOCIATION
POLICY NUMBER: 5030433370-16



Thank you for insuring with Income.

We are pleased that you have chosen us to assist you in your insurance needs and are confident that you will be satisfied with the insurance coverage.

Enclosed are the policy documents. Kindly examine carefully to ensure that they are in accordance with your requirements.

For any correspondence on your Golfer's Insurance policy, please quote the policy number to assist us in responding to you quickly and kindly keep us informed of any changes to your residential address and contact numbers.

If you have any questions, please contact your intermediary, BOLTTECH INSURANCE BROKERS PTE. LTD. at 65351828 or email broker@bolttech.sg. Alternatively, send us your query via our online form at www.income.com.sg/enquiry and we will attend to it as soon as possible.

Yours sincerely

Andrew Yeo
Chief Executive

Free Look Provision

This Policy may be cancelled by written request to us within 14 days from receipt of this Policy. In which case any premiums paid less administrative charges incurred by us in underwriting this Policy will be refunded. If this Policy is sent by post, it is deemed to have been delivered and received in the ordinary course of the post, seven days after the date of posting. This Provision is not applicable to Motor policies, Foreign Maid policies, Travel policies, Short-term policies with terms of less than a year and Policy Renewals.

The Code of General Insurance Practice and Your Guide to General Insurance are available online at www.gia.org.sg



000117771D/C4/N

GOLFER'S INSURANCE POLICY

This Policy sets out the terms of a contract between Income Insurance Limited (Income) and you (the Insured named in the schedule to this Policy).

The statements, information and declarations provided by you at the time of proposal shall form the basis of this contract. We (INCOME) will provide the Insurance set out in this Policy in respect of events occurring during the Period of Insurance shown in the Schedule and any further period for which we may accept a renewal premium.

The provision of this Insurance is subject to:

1. any Endorsement specified as operative in the Schedule
2. the Conditions and General Exclusions of this Policy, and
3. the payment of the premium specified in the Schedule.

This Policy and the Schedule are to be read together as one document.

SINGAPORE PGA
87 Science Park Drive #02-01 S118260
UEN: S73SS0022J
Mobile: (65) 85186611
Email: singpga@gmail.com
Website: www.spga.org.sg

THE SCHEDULE

Policy Number : 5030433370-16
The Policyholder : THE SINGAPORE PROFESSIONAL GOLFERS' ASSOCIATION
87 SCIENCE PARK DRIVE
#02-01 OASIS
SINGAPORE 118260

Period of Insurance : 01 Jan 2025 to 31 Dec 2025
Sum Insured : As stated below
Premium (inclusive GST) : S\$9,070.98

Interest Insured
Insured Person(s) : 1 (As per list attached)

BENEFIT	SUM INSURED/LIMIT OF INDEMNITY
SECTION I : LIABILITY TO THE PUBLIC	S\$500,000.00 ANY ONE ACCIDENT/ANY ONE PERIOD
SECTION II (1) : PERSONAL ACCIDENT	S\$20,000.00
SECTION II (2) : PERSONAL ACCIDENT	S\$100.00 PER WEEK
SECTION III : MEDICAL EXPENSES	S\$250.00
SECTION IV : GOLFING EQUIPMENT	S\$1,000.00 (DEDUCTIBLE: \$200 OF EACH AND EVERY LOSS)
SECTION V : PERSONAL EFFECTS	S\$500.00 (DEDUCTIBLE: \$100 OF EACH AND EVERY LOSS)
SECTION VI : HOLE-IN-ONE	S\$500.00

Territorial Limits : Worldwide

Memo : It is hereby declared and agreed that:

- 1) Insured Person(s) is/are as per list lodged with the policyholder. The policyholder undertakes to declare the members' listing at the end of the period of insurance for the purpose of premium adjustment.
- 2) Territorial Limits is amended to read as Any golf course worldwide.
- 3) Under Section IV - Golfing Equipment, we will indemnify you the cost of repair or replacement against loss of or damage to your golfing equipment including golf clubs, golf bags, golf balls, caddie cars (including caddie carts/buggy hired from the golf course) and umbrella due to accident, loss or theft whilst on any golf course or whilst in transit to & from the golf course. For coverage to potential local or foreign members, we will indemnify accidental damage to golfing equipment up to S\$1,000.00 (Deductible: S\$200 of each and every loss) whilst playing at any golf course in Singapore only.
- 4) Under Section VI - Hole-in-One, we will compensate you up to S\$500 for food and beverages incurred at any restaurant following the hole-in-one. For item (b) on the presentation of club bills or restaurant bills, the date of the bills should not be more than 7 days from your hole-in-one shot which you holed whilst playing in any competition and/or friendly game in any recognised golf course.



000112/17/2/D/C4/N

5) General Exclusions 3 and 4 is deleted.

6) Annual premium per member is S\$38.00 (before GST) and the premium per trial for potential member is S\$10.00 (before GST). The coverage for potential members per trial is up to 4 times a year, 10 members each time. The coverage for foreign potential members is up to 2 days only. The policyholder undertakes to provide us the details of potential member before the commencement of the cover on an ad-hoc basis.

7) This policy is subject to premium adjustment clause. Subject to the premium paid at the beginning of the policy, we will adjust premium at the end of policy term using following formula:
(Annual premium calculated at beginning of policy period + Annual premium calculated at end of policy period)/2 - Annual premium paid at beginning of policy period.

Agency : BOLTTECH INSURANCE BROKERS PTE. LTD. (00000690850)
Date of Issue : 30 Dec 2024

DUTY OF DISCLOSURE

We would remind you that you must disclose to us, fully and faithfully, the facts you know or ought to know, otherwise you may not receive any benefit from your Policy.

Signed in Singapore by order of Board of Directors



Chief Executive

SINGAPORE PGA
87 Science Park Drive #02-01 S118260
UEN: S73SS0022J
Mobile: (65) 85186611
Email: sinpga@gmail.com
Website: www.spga.org.sg

