



Policy handbook

Golf Mulligan

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1 Introduction

We welcome you as a Policyholder of Gulf Insurance Group (Gulf B.S.C.(c), a Gulf wide organization offering you an extensive insurance service. To ensure that this Policy gives you the protection you need, please read it carefully and return it within 14 days if it is not in accordance with your requirements. Provided that no claim has been made, we will refund the premium less BHD/OMR 5, AED/QAR 50 for administrative costs.

Operation of Cover

The proposal made by you is the basis of, and forms

part of, this contract. Gulf Insurance Group (Gulf B.S.C.(c) (hereinafter called “the Company”) will provide insurance within the terms of this Policy in respect of events occurring during the Period of Insurance for which you have paid the Premium or any subsequent period for which the Company agrees to accept a renewal premium.

Law and Jurisdiction

Your policy will be governed by the Law and Jurisdiction of competent Courts of the country in the United Arab Emirates where this Policy is issued.

2 Your policy at a glance

Description of Benefits	BHD/OMR	AED/QAR
Legal Liability	100,000	1,000,000
Golfing Equipment	750	7,500
Breakage of Golf Club	100	1,000
Hiring Golf Equipment	100	1,000
Personal Effects	500	5,000
Personal Accident	10,000	100,000
Refund of Golf Club Fees	250	2,500
Hole in One	100	1,000

3 Definitions

Wherever the following words or phrases occur, they will have the meaning described below (unless stated otherwise):

Accident/Accidental/Accidental Damage

Any damage covered by this contract and which occur whilst it is in force, arising from a violent, sudden and external cause that is not intentional on the part of the insured. The Insured has burden of proof to show that the damage meets this definition.

Bodily Injury

An identifiable physical injury sustained during the Period of Insurance and caused by a sudden, unexpected and specific event. Excludes any disease, sickness or medical disorder.

Company/Insurer/We/Ours/Us

Gulf Insurance Group (Gulf B.S.C.(c).

Credit Cards

Credit, debit, bankers and cash dispenser cards all held for social, domestic or charitable purposes.

Excess

The amount you will have to pay towards any claim.

Geographical Limits

Within UAE and any other area as stated in your Policy schedule.

Insured/Insured Person/You/Your

The person(s) named in the Schedule and members of the family permanently residing with him/her.

Personal Effects

Luggage, clothing, watches and articles of personal use, normally worn, used or carried by the person, belonging to you or for which you are legally responsible, but excluding items under the definitions of Portable Equipment and Valuables.

Personal Money

Current legal tender, cheques, money orders, postal orders, current postage stamps (not being part of a collection), travelers cheques, travel tickets, luncheon vouchers, gift tokens and phone cards.

Portable Equipment

Sports, musical, photographic and other items including laptop computers, mobile telephones and the like.

Regulation Courses

A regulation golf course usually consists of 18 holes of varied length. There are generally four short holes, 130 to 200 yards (par 3); ten average holes 350 to 400 yards (par 4); and four long holes 450 to 550 yards (par 5)

Schedule

The validation page attached to this Home Comfort Insurance Policy setting out the name of the Insured, Period of Insurance, Chapters insured, Sums insured and other particular or special conditions and terms applying to your insurance. Sum Insured/ Valuables.

Sums Insured

The amount shown in the Schedule representing the maximum amount payable for any number of claims arising out of one occurrence.

Violent Theft

An act of stealing by use of force or threat of force or violent/forcible breaking into or exit from your Home. Unexplained loss, Misplacement of an item, Mysterious Disappearance is not considered as Theft for the purpose of this Policy.

4 Covers

Section A – Legal Liability

What is covered

The Company will pay all sums which you shall become legally liable at law for compensation and claimant's costs and expenses in respect of:

1. Accidental death of or bodily injury to any person.
2. Accidental loss of or damage to material property caused by you whilst playing or practicing golf or through any defect in your golf equipment and occurring whilst on a golf course.

How much we will pay

The liability of the Company for compensation and claimant's costs and expenses resulting from one original cause shall not exceed the sum of BHD/OMR 100,000 or AED/QAR 1,000,000. Within this limit, the Company will also pay defense costs and expenses incurred with its written consent.

Exclusions

- a) **Death, bodily injury or property damage of your family member, or any person in your**

employment and arising out of and in the course of such employment other than any person engaged as a "caddy".

- b) **Liability arising directly or indirectly by, through, or in connection with:**
 - i) **Any mechanically propelled vehicle, watercraft or aircraft.**
 - ii) **Any willful or malicious act by you.**
- c) **Liability attaching by reason of any express term of any contract unless such liability would have attached notwithstanding such term.**
- d) **Loss or damage to property belonging to you or in your custody or control.**

Section B – Golfing Equipment

What is covered

The Company will indemnify you in respect of:

1. Accidental loss of or damage to golf clubs, golf bags and other golfing equipment belonging to you or

for which you are responsible, including whilst in transit, for an amount not exceeding the sum of BHD/OMR 750 or AED/QAR 7,500, during the Period of Insurance.

2. Accidental breakage of any golf club belonging to you or for which you are responsible (whilst being used by you for the purposes of playing or participating golf) for an amount not exceeding the sum of BHD/OMR 100 or AED/QAR 1,000, during the Period of Insurance.
3. Up to BHD/OMR 20 or AED/QAR 200 per day subject to a maximum of 5 days during the Period of Insurance for hiring golf equipment if your own equipment is delayed or lost by the airline during the outward international journey.

Exclusions

- a) **Loss of or damage to:**
 - i) **Self-propelled caddelcars.**
 - ii) **Golf balls whilst in play.**
- b) **Loss of or damage arising from delay or**

from confiscation or retention by Customs or other officials, or due to deterioration, wear and tear or any other gradually operating cause, or caused through the wilful act by you.

- c) **Any claim not supported by a valid airline baggage report form (for a claim under Item c).**

Section C – Personal Effects

What is covered

The Company will indemnify you in respect of accidental loss of or damage to your personal effects whilst on any golf club premises for an amount not exceeding the sum of BHD/OMR 500 or AED/QAR 5,000.

Exclusions

- a) **Coins, banknotes, credit cards, bonds, documents or securities.**
- b) **Watches, jewellery or medals unless loss or damage occurs whilst on your person or whilst in a locked cabinet or locker provided by the golf club.**
- c) **Loss or damage arising from delay or**

from confiscation or retention by Customs or other officials, or due to deterioration, wear and tear or any other gradually operating cause, or caused through the wilful act by you.

Section D – Personal Accident

What is covered

If, during the Period of Insurance, you sustain accidental bodily injury which independently of any other cause results in death, permanent disablement or temporary total disablement whilst playing or practicing or being present on any golf club premises, the Company will pay in accordance with the Benefits defined hereunder.

Definition of Benefits

Benefit 1

Death occurring within 12 months of the incident causing accidental bodily injury BHD/OMR 10,000 or AED/QAR 100,000.

Benefit 2

Permanent Disablement occurring within 12 months of the incident causing accidental bodily injury as per scale of compensation given below.

Compensation		
Description of Permanent Disablement	BHD/OMR	AED/QAR
Loss of two limbs (i.e. legs feet arms or hands)	10,000	100,000
Complete and irrecoverable loss of sight in both eyes	10,000	100,000
Total paralysis	10,000	100,000
Complete and incurable insanity	10,000	100,000
Loss of one limb and complete and irrecoverable loss of sight in one eye	10,000	100,000
Loss of right arm or hand	7,500	75,000
Loss of left arm or hand	6,000	60,000
Loss of one leg or one foot	7,500	75,000
Complete and irrecoverable loss of sight in one eye	5,000	50,000
Complete and irrecoverable loss of hearing in both ears	5,000	50,000
Complete and irrecoverable loss of hearing in one ear	1,500	15,000
Loss of thumb of right hand	2,500	25,000
Loss of thumb of left hand	2,000	20,000
Loss of index finger of right hand	2,000	20,000
Loss of index finger of left hand	1,500	15,000
Loss of any other finger of right hand	1,000	10,000
Loss of any other finger of left hand	750	7,500
Loss of big toe	750	7,500
Loss of any other toe	500	5,000

Provisos applicable to Benefit 2

1. The complete and irrecoverable loss of use of any member or members specified above shall be deemed to be loss of such member or members.
2. In the event of partial loss of any member or members specified above a proportionately lower amount of benefit shall be payable.
3. In the event of permanent disablement by physical loss or loss of use not specified above the amount of benefit shall be assessed in proportion to the degree of disability as compared with the cases specified without reference to your profession or occupation.
4. If you are left-handed the amount relating to the right arm or right hand shall apply to the left arm or left hand respectively and the amounts relating to the left arm or left hand shall apply to the right arm or right hand respectively.
5. When more than one permanent disablement

arises from one accident the amounts are added together but cannot exceed BHD/OMR 10,000 or AED/QAR 100,000.

Benefit 3

In the event of Temporary Total Disablement as a result of an incident on the golf course causing accidental bodily injury, the Company will refund golf club membership fees up to an amount of BHD/OMR 250 or AED/QAR 2,500.

Provisos applicable to Benefit

1. The first 30 days following any temporary total disablement is not covered.
2. The Policy excludes temporary total disablement due to an accident happening before the inception date of this insurance.
3. Payment will be pro-rated for the period you are unable to utilize your membership due to incapacity.

Exclusions

Willfully self inflicted injury.

Section E – Hole In One

What is covered

In the event that you score

a hole-in-one before two witnesses during a game on any regulation golf course, the Company will pay an amount of BHD/OMR 100 or AED/QAR 1,000 for the “nineteenth hole” expenses.

5 General Conditions

1. In respect of Sections B and C of this Policy:
 - a) The Company will, at its option, indemnify you by payment, replacement, reinstatement or repair.
 - b) In settling claims for total loss or damage beyond economic repair there will be no deduction for wear, tear and depreciation, but salvage shall be handed over to the Company.
2. a) You shall, at all times, take reasonable precautions to prevent accidents, loss or damage.
 - b) All property insured under this Policy shall be maintained in good condition.
3. The Schedule forms part of this Policy and the expression "this Policy" wherever used in this contract shall read as including the Schedule and any attached Sections, Specifications and /or Endorsements. Any word or expression to which a specific meaning has been attached in any part of this Policy shall bear that meaning wherever it may appear.
 4. a) On the happening of any event likely to give rise to a claim under this Policy:
 - i) Where property is lost, stolen or maliciously damaged, you shall immediately notify the police and take all reasonable steps to recover the property.
 - ii) Without unnecessary delay and within a maximum period of 30 days, you shall report in writing to the Company and provide all information and assistance which the Company may reasonably require.
 - iii) You must immediately forward all correspondence, legal process or other documents to the Company unanswered.
 - iv) You shall refrain from discussing liability with any third party.
 - b) No property may be abandoned to the Company.
 - c) The Company shall be entitled to take over and conduct in your name the defense or settlement of any claim or to prosecute in your name for its own benefit to recover compensation or secure indemnity from any third party in respect of anything covered by this Policy.
5. In respect of any claim or series of claims for which this Policy provides an indemnity to you against your legal liability, the Company may at any time pay to you the Limit of Indemnity after deduction of any sum(s) already paid as compensation or any lesser amount for which such claim(s) can be settled and upon such payment being made the Company shall relinquish the conduct and control of and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.
6. If at the time any claim arises under this Policy there is any other insurance covering the same liability, loss or damage, the Company shall not be liable to contribute more than its rateable proportion.
7. The Company may cancel this Policy by sending 30 days notice by recorded delivery to your last known address and you shall become entitled to a return of premium corresponding to the unexpired Period of Insurance.

You may cancel this Policy at any time and will be entitled to a proportionate part of the premium for the un-expired term of this Policy. However, no return of premium is due if any claim has been paid under this Policy.
8. Your observance of the terms of this Policy and the truth of the statements and answers given by you in the Proposal shall be conditions precedent to any liability of the Company.
9. If any claim under this Policy is in any way fraudulent or unfounded, all benefits under this Policy shall be forfeited.
10. If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with statutory provisions. Where any difference is to be referred to arbitration the making of an award shall be a condition precedent to any right of action against the Company.
11. The currency of the country in which this Policy has been issued shall apply to this insurance for all the sums insured and limits:

BHD = Bahraini Dinars;
OMR = Omani Riyals;
AED = UAE Dirhams
QAR = Qatari Rial.
12. Every notice or communication to be given or made under this Policy shall be delivered to the Company in writing.
13. Any claim under this Policy shall be time barred if not submitted to the Company within three years from the date of the loss.
14. Any claim under Section E - Hole In One of this Policy you must have your scorecard signed by the club secretary/or Hole in one certificate, and claims should be submitted in writing, together with the original itemized cash register receipts to us within 28 days. Receipts must have been incurred within 48 hours of the achievement and only from the club premises.
15. In case of any difference between English and Arabic text, the Arabic text will prevail.

6 General Exclusions

This policy does not cover:

- a) Any loss or damage occasioned by or through or in consequence directly or indirectly of any of the following occurrences:
- i) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war.
 - ii) Mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power.
 - iii) Acts of terrorism committed by a person or persons acting on behalf of or in connection with any organization. For the purposes of this exclusion "terrorism" means the use of violence for political, religious, social or ideological ends and includes any threat of use of violence for the purpose of putting the public or any section of the public in fear.

In any action suit or other proceedings where the Company alleges that by reason of the provisions of this exclusion any loss or damage is not covered by this insurance the burden of proving that such loss or damage is covered shall be upon you.

- b) i) Loss or damage or any expense arising there from or any consequential loss, or
- ii) Any legal liability directly or indirectly caused or contributed to or arising from
- Ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel
 - The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear

assembly or nuclear component thereof.

- c) Loss of or damage to property occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- d) Legal Liability (Section A) and/or Bodily injury (Section D) due wholly or partly to the effects of intoxicating liquor or drugs, other than drugs taken in accordance with treatment prescribed and directed by a qualified medical practitioner but not for the treatment of drug addiction.

7 Claims Procedure

Notify the Insurer immediately after the occurrence of a claim, and provide all the information and assistance which we may reasonably require.

You can contact us through

Call Center: 800 292

E-mail:
golf.claims@gig-gulf.com

Website: www.giggulf.ae

Or any of our branches

Following your initial contact, we will e-mail you a list of preliminary documents required for the claim registration and to initiate the claim process.

However, GIG may require additional documents, according to the type of claim.

The Insured cannot dispose of any of the claimed items, and is responsible for keeping the damaged items available for survey (exception for perishable items such as food).

After notifying us of the occurrence of the claim incident, we will request relevant documents including but not limited to:

- Police Report
- Original Purchase Receipt or proof of ownership of item
- Proof of existence of the item
- Evidence relating to the incident
- Official documentation relating to the Insured or the item
- Hole In One
 - Scorecard signed by the club secretary/ Hole in one certificate
 - Original itemized cash register receipts to us within 28 days. Receipts must have been incurred within 48 hours of the achievement and only from the club premises.

8 Complaints Procedure

At GIG Gulf, we are committed to providing you with the highest level of customer service. We also realise that from time to time, things can go wrong. Therefore, when you are not completely satisfied, we recommend that you contact our dedicated complaints department.

Usually, one of our agents will be able to resolve your issues or queries immediately, however, if you feel the matter requires an escalation, you can file a formal complaint and your complaint will always be treated fairly and confidentially.

You can file your complaint in any of the following ways:

1. Visit our website and register your complaint

UAE

Bahrain

Qatar

Oman

When you submit a complaint, we will contact you within (1) one working day to acknowledge your complaint and provide you with a complaint reference number which will be used in all future communications. We will

also explain the next steps in the process and provide you with details on how to contact us to discuss your complaint.

Alternatively, should you not have an email address or access to the internet, you can choose one of the following means to contact us:

2. Send a letter to the management at:

Dubai: Gulf Insurance Group (Gulf) B.S.C. (c), P.O. Box 5862, Dubai, United Arab Emirates

Abu Dhabi: Gulf Insurance Group (Gulf) B.S.C. (c), P.O. Box 5630, Abu Dhabi, United Arab Emirates.

Bahrain: Gulf Insurance Group (Gulf) B.S.C. (c), P.O. Box 11442, Manama, Bahrain

Qatar: Gulf Insurance Group (Gulf) B.S.C. (c), P.O. Box 15319, Doha, Qatar

Oman: Gulf Insurance Group (Gulf) B.S.C. (c), P. O. Box 1276, P.C. 112 Ruwi, Sultanate of Oman

3. Call us and request our customer service team to register your complaint:

UAE: 800 292

Bahrain: 8000 1060

Qatar: 800 29 21

Oman: 800 70 292

4. Walk into one of our branches and request our customer service team to register your complaint:

UAE

Bahrain

Qatar

Oman

We will endeavour to complete our investigation and share with you the outcome of your complaint within (7) seven working days for UAE, Oman, Bahrain and within (5) five working days for Qatar. If this is not possible, we will let you know and keep you updated throughout the process. If you are subsequently dissatisfied with our final response or any delay in our response (beyond 15 working days), you may refer your complaint to the Insurance Regulator. You can do so by sending the details of your complaint, stating the GIG Gulf Complaint Reference Number, to the relevant regulator:

For all UAE Insurance complaints: you can contact Sanadak using the following details:

Website:
www.sanadak.gov.ae/en/

E-Mail:
info@sanadak.gov.ae

Toll Free:
800SANADAK (800 72 623 25)



UAE: 800 292
Bahrain: 8000 1060
Oman: 800 70 292
Qatar: 800 29 21
gig-gulf.com

Gulf Insurance Group (Gulf) B.S.C. (c)

UAE: Registered in the Insurance Companies Register - Certificate no. (69) dated 22/01/2002.
Subject to the provisions of Federal Law no. (6) of 2007 concerning the establishment of Insurance Authority and Organisation of its work.

Bahrain: A company incorporated in the Kingdom of Bahrain (CR 22373) with an authorised and paid up capital of BD 15,000,000 and regulated by the Central Bank of Bahrain as a Bahraini insurance licensee.

Oman: A foreign branch of Gulf Insurance Group (Gulf) B.S.C (c), a company incorporated in the Kingdom of Bahrain and registered with the Ministry of Commerce, Industry & Investment Promotion in the Sultanate of Oman under the Commercial Registration no. 1112244 and holding insurance registration no. 6 issued by The Financial Services Authority.

Qatar: A foreign branch of Gulf Insurance Group (Gulf) B.S.C. (c) and registered in the Qatar Financial Centre under QFC License no. 00024 and authorised by the Qatar Financial Centre Regulatory Authority.