

FUTURE GOLFER'S INSURANCE

PROSPECTUS

Future Generali India Insurance Company is pleased to present an exclusive Golf insurance scheme that has been designed to offer extensive cover to suit every golfer. Our Golfers' Insurance allows you to enjoy your game with complete peace of mind by providing a comprehensive cover at golf course premises which includes driving ranges.

SCOPE OF COVER

1. Damage to Golfing Equipment

We will provide insurance to the Insured against damage to the Insured Golfing equipment occurring anywhere within the territorial limits.

The Company shall not be liable under this Section for:

1. The first 10% of each and every loss under this section in respect of any one occurrence.
2. Theft or attempted theft of The Insured equipment
3. Loss or damage caused by moth, vermin, atmospheric or climatic conditions, mechanical or electrical failure, any process of cleaning restoring or alteration.
4. Loss of or damage to golf balls trinkets, trophies, medals, coins, money, credit or charge cards, documents, stamps.

2. Theft of Golfing Equipment

We will provide insurance against loss or damage to the insured equipment arising from theft or attempted theft other than from a motor vehicle occurring anywhere within the territorial limits

The Company shall not be liable under this Section in respect of

1. The first 10% in respect of any loss other than where a total loss of all equipment arises,
2. Theft or attempted theft of the Insured equipment left unattended in the open other than within the confines of any recognised golf course of driving range.
3. Loss of or damage to golf balls trinkets, trophies, medals, coins, money, credit or charge cards, documents stamps.

3. Public Liability

The Company will indemnify the Insured in excess of the Insured's Deductible and subject to the Limit of Indemnity, against its legal liability (including Defence Costs) to pay Damages for third party civil Claims arising out of Bodily Injury or Property Damage caused by The Insured whilst

playing or practicing golf on any recognized golf course anywhere within the territorial limits. The Company shall not be liable under this section for:

1. Loss or destruction or damage to property belonging to or in the care custody or control of The Insured.
2. Bodily injury to The Insured or any person under a contract of service or apprenticeship with The Insured and arising out of and in the course of his employment by The Insured other than a person who is temporarily employed as a caddy to The Insured.
3. The ownership possession or use (other than use as a passenger having no right of control) of any mechanically propelled driven vehicle other than the use of a motorized pull type golf trolley whilst in use on any recognized golf course.
4. Any agreed assumption of risk by the Insured, save to the extent that liability would have attached in the absence of such agreement.
5. Any Accident arising out of the deliberate, willful or intentional non-compliance with any statutory provision.
6. Damage to property belonging to the recognized golf club or driving range on which The Insured is playing or practicing golf.

4. Personal Accident Cover For Insured

Following an Accidental Bodily Injury sustained by the Insured whilst playing or practicing golf on any recognized golf course anywhere in the world during the Policy Period which results in any of the events listed in the Table of Events, the Company will pay the Insured or the nominee such percentage stated against the event in the Table of Events of the sum insured stated in the Policy Wording Coverage

- A. Accidental Death
- B. Permanent Total Disablement
- C. Permanent Partial Disablement

5. Personal Accident Cover for Caddy

Following an Accidental Bodily Injury sustained by the Insured's Caddy on any recognized golf course anywhere in the world during the Policy Period which results in any of the events listed in the Table of Events, we will pay You or Your nominee such percentage stated against the event in the Table of Events of the sum insured stated in the Schedule.

6. Hospitalisation Cover

If Insured person(s) named in the schedule are hospitalised on the advice of a Medical Practitioner because of accidental Bodily Injury sustained during the Policy Period; whilst playing or practicing golf on any recognized golf course anywhere in the world, then we will reimburse the

Insured, Reasonable and Customary Medical Expenses incurred up to the maximum sum insured shown in the Policy Wording for this section, in aggregate, in anyone policy period. The medical expenses reimbursable would include the reasonable charges that the insured named in the schedule necessarily incur on the advice of a Medical Practitioner as an in-patient (minimum 24 hrs) in a Hospital for accommodation; nursing care; the attention of medically qualified staff; undergoing medically necessary procedures and medical consumables.

7. Dental Cover

The Company will indemnify The Insured for each and every loss in respect of any emergency dental pain relief while struck by a golf ball whilst playing or practicing golf on any recognized golf course or driving range anywhere within the territorial limits. The maximum amount payable towards this cover shall be the sum insured shown in the Schedule against this cover.

8. Accidental Damage to Third Party Property

We will indemnify the Insured for each and every loss in respect of accidental damage to third party property struck by a golf ball which was hit by The Insured whilst playing or practicing golf.

The Company shall not be liable for:

1. Loss or destruction or damage to property belonging to or in the care custody or control of The Insured
2. Any incident not reported in the manner described above within 7 (seven) days of the incident or the occurrence.
3. Damage to property belonging to the recognised golf club or driving range on which The Insured is playing or practising golf.
4. More than 3 (three) claims during any one period of insurance

9. Hole in One (For Amateurs Only)

In the event of completion by the insured of any hole in one stroke gross during any organized tournament, and or for normal golf rounds (completed 18 holes), we shall pay for the immediate expenses for celebration.

10. Reimbursement of subscription and pre-paid fees

We will reimburse the Insured for subscriptions or fees pre-paid to the Insured's golf club should the Insured suffer any accident or illness declaring itself following an accident, whilst playing golf during the period of insurance causing the Insured to remain unable to play golf for more than fifty days.

EXCLUSIONS

No indemnity is available hereunder and no payment will be made by the Company for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection military or usurped power of civil commotion or loot or pillage in connection herewith.
2. Loss or damage caused by depreciation or wear and tear.
3. Consequential loss of any kind or description.
4. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - a. Ionising radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear wastes from the combustion of nuclear fuel.
 - b. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - c. Arising out or in connection with any willful malicious or criminal act of the insured person.
 - d. Any claim caused by or to, or arising from the failure of any computer hardware or software or other electrical equipment.
 - e. Any loss or damage or cost or expense of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of terrorism or any action taken in controlling, preventing or suppressing any acts of terrorism or in any way relating thereto.

NOTE: - *For detailed information on this product, terms and conditions etc., please refer to the product policy documents, consult your advisor or visit our website before concluding a sale. Tax benefits are subject to change due to changes in tax laws. Insurance is the subject matter of solicitations*

Grievance

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with

1. Our Grievance Redressal Officer
2. The Consumer Affairs Department of IRDAI—You can register Your grievance on IRDAI's Integrated Grievance Management System (IGMS),
3. The Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any, or
4. The Consumer Protection Forum or the Court.

About Our Company

Future Generali India Insurance is a joint venture between the Future Group – the game changers in Retail Trade in India and Generali - an 191 year old global insurance group featuring among the world's 70 largest

companies*. Future Generali has been aptly benefitting from the Indian expertise and network of Future Group and the global insurance insight in diverse product classes of Generali Group. Our competitive edge, extensive range of general insurance products, wide network, claim servicing capabilities and the ability to provide all possible general insurance solutions under one roof, makes us the most preferred partner for our customers. *As per Fortune Global 500 Ranking (2020)

SECTION 41(2). OF INSURANCE ACT, 1938-PROHIBITION OF REBATES:

No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE, WHICH MAY EXTEND TO TEN LAKHS RUPEES

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.

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