

CARROLL & PARTNERS LIMITED

SCHEDULE

POLICY NO.: 20CLM445539

TYPE: Golf Protection Plan Insurance

INSURED: All Course operated by Sport Aberdeen

INSURED PERSONS: Any person who has paid a fee or has had a fee paid on their behalf to play or practice on a Golf Course operated by the Insured, as detailed in the Certificate of Insurance issued hereunder, during the Period of Insurance shown.

ADDRESS OF THE INSURED: Sport Aberdeen, Inspire Building, Beach Boulevard, Aberdeen AB24 5HP

PERIOD OF INSURANCE: From: 01 October 2020
To: 30 September 2021
Both days at 12.01 hour local standard time and such further period and periods as may be mutually agreed in writing.

**SUMS INSURED/
LIMITS OF
INDEMNITY:**

SECTION A: NON-NEGLIGENCE COVER

The maximum Sums Insured per Insured Person are as follows:

GBP 2,500 any one claim and in any one Period of Insurance in respect of any one Insured Person

SECTION B: PUBLIC LIABILITY

GBP 2,000,000 any one claim or series of claims arising from one event plus any legal costs agreed by Insurers

SECTION C: PERSONAL ACCIDENT

Table of Benefits

<u>Item Description</u>	<u>Benefit Limit</u>
1. Accidental Death	GBP 25,000
Accidental Death of a child	GBP 5,000
Permanent and Total Disability Benefits	<u>Benefit Limit</u>
2. Permanent Total Disablement	GBP 25,000
3. Total loss of sight	GBP 25,000

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4.	Total loss of limb	GBP 25,000
5.	Total loss of speech	GBP 25,000
6.	Total loss of hearing in both ears	GBP 25,000
7.	Total loss of hearing in one ear	GBP 7,500
8.	Total loss of one thumb of either hand	
	a) Both joints	GBP 12,500
	b) One joint	GBP 5,000
9.	Loss of any finger of either hand (benefit for each finger)	
	a) Three joints	GBP 5,000
	b) Two joints	GBP 2,500
	c) One joint	GBP 1,250
10.	Loss of big toe	
	a) Both joints	GBP 5,000
	b) One joint	GBP 2,500
11.	Loss of any other toe other than big toe (benefit for each toe)	GBP 1,250
12.	Total permanent loss of function of	
	a) Shoulder or elbow	GBP 10,000
	b) Wrist	GBP 6,000
	c) Knee or ankle	GBP 15,000

Refund of Fees

17.	In the event of payment of any of Items 1 - 12 above a refund of fees will be paid.	Up to GBP 1,000
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Hospital Cash Benefit

18.	Payable for each 24-hour period as an in-patient Following bodily injury resulting in a claim under Items 1 - 12 above. Payable for a maximum of 90 days.	GBP 25 per day
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EXCESS: Nil

CONDITIONS: UK Golf Protection Plan Insurance Policy Wording JRPGPP19

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**CHOICE OF LAW
& JURISDICTION:**

In the event of a dispute between the Insured and Insurers, this contract shall be governed by, and construed in accordance with, the laws of England and Wales. Any dispute between the parties over the terms of this contract shall be submitted to the exclusive jurisdiction of the Courts of England and Wales.

**MINIMUM &
DEPOSIT
PREMIUM:**

GBP 1,000.00

PREMIUM:

As declared by the Insured on the Bordereau submitted each month in accordance with the Rates which have been agreed for the current period of Insurance, or the amount agreed.

**TAXES PAYABLE
BY INSURED AND
ADMINISTERED BY
INSURED'S AGENT:**

12% Insurance Premium Tax

SECURITY:

100% ERGO Versicherung AG, UK Branch