



CARROLL & PARTNERS LIMITED

SCHEDULE

POLICY NO.: B114123CLM609919

TYPE: Golf Protection Plan Insurance

INSURED: All Courses 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, The Bridge, King's Way, Bridge of Don, Aberdeen. AB23 8BL

PERIOD OF INSURANCE: From: 01 October 2023
To: 30 September 2024
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



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|------------------------------|--|------------|-----------------|
| 3. | Total loss of sight of both eyes | GBP 25,000 | |
| 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 |
| 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 |

EXCESS: Nil



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**TERRITORIAL
LIMITS:**

United Kingdom

CONDITIONS:

UK Golf Protection Plan Insurance Policy Wording JRP GPP19

**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.

**RECORDING,
TRANSMITTING
AND STORING
INFORMATION:**

Where Carroll and Partners Limited maintains risk and claims data/information/documents Carroll and Partners Limited may hold data/information/documents electronically.

INSURER CONTRACT

DOCUMENTATION: This contract document details the contract terms entered into by the reinsurer(s) and constitutes the contract document.

INSURERS:

100% JRP Great Lakes Insurance UK Limited



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SECURITY DETAILS

(RE)INSURERS LIABILITY CLAUSE

(Re) insurer's liability several not joint

The liability of a (re)insurer under this contract is several and not joint with other (re)insurers party to this contract. A (re)insurer is liable only for the proportion of liability it has underwritten. A (re)insurer is not jointly liable for the proportion of liability underwritten by any other (re)insurer. Nor is a (re)insurer otherwise responsible for any liability of any other (re)insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by a (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown next to its stamp. This is subject always to the provision concerning "signing" below.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is a (re)insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other (re)insurer that may underwrite this contract. The business address for each member is Lloyd's, one Lime Street, London, EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Proportion of liability

Unless there is "signing" (see below), the proportion of liability under this contract underwritten by each (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown next to its stamp and is referred as its "written line".

Where this contract permits, written lines, or certain written lines, may be adjusted ("signed"). In that case a schedule is to be appended to this contract to show the definitive proportion of liability under this contract underwritten by each (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together). A definitive proportion (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is referred to as a "signed line".

The signed line shown in the schedule will prevail over the written lines unless a proved error in calculation has occurred.

Although reference is made at various points to the clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

21/6/07

LMA 3333



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ORDER HEREON: 100% of 100%

**BASIS OF WRITTEN
LINES:** Percentage of whole

**SIGNING
PROVISIONS:**

In the event that the written lines hereon exceed 100% of the order, any lines written "to stand" will be allocated in full and all other lines will be signed down in equal proportions so that the aggregate signed lines are equal to 100% of the order without further agreement of any of the (re)insurers.

However:

- a) in the event that the placement of the order is not completed by the commencement date of the period of insurance then all lines written by that date will be signed in full;
- b) the signed lines resulting from the application of the above provisions can be varied, before or after the commencement date of the period of insurance, by the documented agreement of the (re)insured and all (re)insurers whose lines are to be varied. The variation to the contracts will take effect only when all such (re)insurers have agreed, with the resulting variation in signed lines commencing from the date set out in that agreement.