LAMPIRAN A

KURNIA

PERFECT GOLF

COVERAGE	Sum Insured / Limit of Liability		
	Option A	Option B	Option C
Section 1			
Legal Liability to the Public whilst playing golf - Against accidental bodily injury to third party - Against damage to third party's property - All cost & expenses of litigation recovered by any claimant the player	RM 3,000.000 (any one occurrence)	RM 3,000.000 (any one occurrence)	RM 3,000.000 (any one occurrence)
Section 2			
Personal Accident to Member whilst playing golf			
1&2 ACCIDENTAL DEATH / PERMANENT DISMEMBERMENT			
- MEMBER	RM 200,000	RM 200,000	RM 200,000
- SPOUSE/ 2 DEPENDANT CHILDREN	RM 50,000	RM 50,000	RM 50,000
Note: (For Member / Spouse above 65 years of age, this benefits will be reduced by 50% to RM 100,000and RM 25,000 respectively	per person	per person	per person
3. TEMPORARY TOTAL DISABLEMENT (for (for Members up to the age of 65 only) SPOUSE AND CHILDREN EXCLUDES EXCESS FOR EACH AND EVERY CLAIM	RM 500 per week 1st three days	RM 500 per week 1st three days	RM 500 per week 1st three days
4. MEDICAL EXPENSES (MEMBER / SPOUSE/ 2 DEPENDANT CHILDREN EXCESS FOR EACH AND EVERY CLAIM	RM 2,500	RM 2,500	RM 2,500
Note: (For Members / Spouse above 65 years of age. Medical Expenses is limited to RM 500.00)	RM 50	RM 50	RM 50
Section 3			
Accidental damage to Buggy or Turf mate	RM 3,000	RM 3,000	RM 3,000
Section 4	RM 6,000	RM 10,000	RM 15,000
Golfing Equipment - Loss or damage to golf equipment (including golf club, golf shoes and golf bags) whilst in the golf course or club anywhere in Malaysia or elsewhere in the world during temporary visits.	per complete set per period of insurance	per complete set per period of insurance	per complete set per period of insurance
Maximum Limit anyone golfing equipment	RM 750	RM 2,000	RM 3,000
Excess for each and every claim	RM 50	RM 50	RM 50
Section 5			
Hole- In-One	RM 1,500	RM 1,500	RM 1,500
Cash Reward or reimbursement of bills for food & beverages expenses	(any one claim)	(any one claim)	(any one claim)
Section 6			
Loss of Personal Effects **Due to Armed Robbery & Hold Up whilst in play** - (excluding CASH)	RM 10,000	RM 10,000	RM 10,000
Section 7			
Credit Shield - to reimburse outstanding billing balance incurred at the Principal Golf Club upon the demise of the Insured Person.	Up to RM10,000	Up to RM10,000	Up to RM10,000
Section 8			
Loss of Personal Documents - Reimbursement of reapplication cost for the loss of personal documents in respect of passport, identification card and credit card.	Up to RM 3,000	Up to RM 3,000	Up to RM 3,000

* **ALL BENEFITS PAYABLE ARE SUBJECTED AS PER THE MASTER POLICY**

* **Extended Cover allows the the protection of Golfing Equipment (Section 4) as "anywhere in Malaysia and worldwide (excluding USA & Canada)**

Term & Conditions

- Personal Accident benefits reduce to 50% on attaining age 65 years to 75 years.
- Age limit for dependant child is between 7 up to 19 years old.
- Additional dependent child can be included at RM 10.00 each.
- Territorial Limits: Any golf clubs or any golf course any where in the world(excluding USA & Canada)

pls turn overleaf >>>>>>>>