

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up the Golfer's Insurance Policy. Be sure to also read the general terms and conditions.

Golfer's Insurance

1. What is this product about?

This policy indemnifies you for loss or damage occurring whilst you are playing golf at any golf course within the geographical Limit of the policy.

2. What are the covers / benefits provided?

This policy provides the following coverage :-

- Section I - Liability to the Public
- Section II - Personal Accident to you
- Section III - Loss or damage to your golfing equipment (including clubs bags and caddie cars)
- Section IV - Loss or damage to your personal effects at any Golf Club
- Section V - Indemnity you for the cost of hospitality in the Golf Club in the event of a hole in one

With the payment of additional premium, the cover of this policy may be extended to cover loss or damage to the clubs whilst at play.

3. How much premium do I have to pay?

The premium you have to pay may vary depending on the sum insured and our underwriting requirements.

4. What are the fees and charges that I have to pay?

In addition to the premium, you have to pay:	Amount
a. Goods and Services Tax	6% of premium
b. Stamp duty	RM10.00

The premium that you have to pay includes the commissions paid to the intermediaries, if any, amounting to 25% of the premium.

5. What are some of the key terms and conditions that I should be aware of?

Duty of disclosure : You must disclose all material facts which you know or ought to know which would affect our underwriting consideration of your proposal, such as your insurance and loss history, any modification to the engine of your equipment etc

You must ensure that the proposal form is completed accurately as it forms the basis of your insurance contract.

Premium Warranty – Premium must be paid and received by us within 60 days from the inception date of the cover, otherwise the cover is automatically cancelled and you will still be responsible to pay the proportion of premium for the period we have been on risk.

6. What are the major exclusions under this policy?

This policy does not cover:-

- loss or damage arising from wear and tear or gradual deterioration
- loss/breakage of or damage to golf balls and clubs whilst a play
- death or disablement consequent upon suicide or any attempt thereat
- liability assumed by you by agreement
- any judgement delivered by or obtained from a Court outside Malaysia

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NOTE

This list is not exhaustive. Please refer to the policy contract for the full list of terms and conditions under this policy.

7. Can I cancel my policy?

You may cancel your policy at anytime by giving written notice to us. Upon cancellation, any refund of the premium would be based on the conditions stipulated in the policy contract.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. What should you do in the event of loss?

You must notify us in writing with full details as soon as possible. Early notification is required to avoid any prejudice to your claim. You should not admit, offer, promise or pay the claimant without our written consent.

10. What should you do when making a claim?

You must submit your claim with all the supporting information and documents to us and give full cooperation to the adjusters/investigators appointed by us in assessing your claim.

11. Where can I get further information?

Should you require additional information about this insurance or any other types of insurance product, you can contact us or your insurance intermediary or visit our website mpigenerali.com

MPI Generali Insurans Berhad
 (Licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia)
 8th Floor, Menara Multi-Purpose
 Capital Square
 8, Jalan Munshi Abdullah
 50100 Kuala Lumpur
 Tel : 03-2034 9888
 Fax : 03-2694 5758

12. Other types of similar insurance cover available?

- Fire Insurance
- Money Insurance
- Burglary Insurance

IMPORTANT NOTE:

YOU ARE ADVISED THE COVERAGE, EXCLUSIONS AND LIMITATION OF BENEFITS HIGHLIGHTED ARE NOT EXHAUSTIVE. THE FULL INFORMATION IS IN THE INSURANCE CONTRACT.

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this product disclosure sheet is valid as at 01/04/2015.