

Golfer's Claim - Frequently Asked Questions (FAQs)

1) What does Golfer's Insurance cover?

This insurance cover includes Liability to the Public, Personal Accident to the Insured Person, Golfing Equipment, Personal Effects and Hole-In-One subject to the Policy Terms and Conditions.

2) What should I do if an incident giving rise to a claim occurs?

Notify your agent/broker or HSBC Life of the claim immediately. Written claim submission should follow by completion of the Golfers Claim Form with supporting documents.

Important note: You have a duty to take immediate action to mitigate loss by taking necessary measures to minimize and prevent further loss or damage.

3) What are the relevant supporting documents required?

Personal Liability

- > Police Report / Incident Report from the Club
- > CCTV footage showing circumstances of incident
- > Colour Photos of damaged property(s) and location, if applicable
- > Original medical bills / medical report, if applicable
- > Assessment report from repairer on the cause and extent of the damaged property
- > At least 2 quotations for repair / replacement
- > Copy of all correspondences exchanged between you and any third party/parties

Important:

Notify us immediately after discovery of an incident which may give rise to a claim under the policy.

Notify the police if there is evidence of criminal or malicious act involved.

Take reasonable measure to mitigate the loss. Do not admit liability without the written consent of HSBC Life.

Please refrain from discussing liability with any third party and submit to us immediately upon receipt of all correspondence from any third party indicating their intention to claim and/or the Writ of Summons for our handling. A legal representative has to be appointed to enter appearance within 8 days upon receipt of the Writ of Summons.

Personal Accident

- > Original medical bills
- > Copy of medical report
- > Golfing Equipment / Personal Effects
- > Colour photographs of the damaged item(s)
- > Original Repair / Replacement receipts
- > Copy of original Purchase Invoices/Receipts for the lost/damaged property (if not available, provide full description of the items including make, model, age and condition, and purchase date and price)

Hole In One

- > Original F&B bill
- > Copy of Hole-In-One Certificate / scorecard