



NICO General Insurance Company Limited

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GOLFERS' INSURANCE PROPOSAL FORM

a). Proposer's Name in full: (b). Age:.....	
c). Address:	
PERIOD OF INSURANCE: From To:	
d). Mention any physical, health, functional or other defect, disorder or weakness of any kind that you presently have.
e). Give brief particulars of accidents, losses or breakages, in which you have been involved
f). State sums to be insured under Items 3 and 4 overleaf if higher than provided	K
g). If any Company or Insurer:	<i>(Names of all Companies to be given)</i>
(a) Decline to insure you?	(a).....
(b) Required special terms to insure you?	(b).....
(c) Cancelled/refused to renew your cover	(c).....
(d) Increased your premium on renewal?	(d).....
<u>DECLARATION</u>	
I desire to effect with the NICO General Insurance Company Limited, insurance cover in the terms of the policy used for this class of business and I warrant that the above statements and particulars are correct and complete. I agree that this proposal shall be the basis of the contract between me and the Company.	
Date:	Signature:
The insurance will not be in force until the proposal has been accepted by Nico General Insurance Company Ltd. and the premium paid the proposer.	

GOLFERS' INSURANCE

(For Amateur Golfers only)

Summary

1. **LIABILITY TO THE PUBLIC** (including other players)
Accidental bodily injury to any person not engaged in the service of the policyholder at the time of sustaining injury.
Accidental damage to property not belonging to or in the charge or under the control of the policyholder.
Indemnity up to K250 000.00 for each accident.
Legal Costs insured in addition.
No limit to the amount of indemnity in the year.


caused by the policyholder and as a consequence of playing golf on any recognized golf course
2. **PERSONAL ACCIDENTS.** Accidental bodily injury sustained by the policyholder whilst on any recognized course for the purpose of playing golf and causing:
 - (1) loss of life K 100 000
 - (2) loss of both eyes or two limbs or one eye and one limb K 50 000
 - (3) loss of one eye or one limb K 10 000
 - (4) total disablement (up to 52 weeks for each accident) K 500 per week

THIS section is not available for golfers over 70 years of age
3. **FIRE, BURGLARY, HOUSEBREAKING LARCENY OR THEFT** causing loss of or damage to:-
Golf bags and clubs, whilst within any golf club house or caddie master's hut or professional's shop at any recognized golf course or whilst within any hotel or private residence (other than the policyholder's usual place of residence) or in transit, thereto or therefrom. Personal effects and golf accessories (excluding watches, jewellery, trinkets medals, coins, money documents and stamps) whilst within any golf club house.
4. **BREAKAGE OF GOLF CLUBS** Whilst the Policyholder is actually in course of play with them on any recognised golf course.
5. **'HOLE IN ONE'** cover is provided up to K5 000 payable on confirmation that the insured 'holed-out' in one shot and on production of proof of expenditure.
6. **WORKERS COMPENSATION ACT** Cover is provided for one caddie in accordance with the requirements of the Malawi Workers Compensation Acts.

The general particulars given in this Prospectus are Subject to the terms of the Policy issued by the Company.