

## **Personal Liability Insurance.**

**This document has no legal standing.**

**It is to be used as guidance for Highwaymen as an initial starting point.**

**It is the responsibility of individual Highwaymen to secure satisfactory insurance cover**

**The web links provides the authoritative statements.**

You are provided with personal liability insurance because of the England Golf affiliation fees within your subscriptions paid via WGML.

<https://www.englandgolf.org/member-personal-liability-insurance/>

Working alongside specialist insurance broker Bluefin Sport, England Golf have ensured peace of mind for members of affiliated golf clubs when playing or practising golf. <https://englandgolf.bluefinsport.co.uk/>

As an individual member you are covered for personal liability in the event that you are found to be negligent for causing injury to another person or damage to third party property whilst playing or practising golf at any golf club or recognised practice facility in the UK, Channel Islands, or the Isle of Man.

The England Golf policy provides:

- £10,000,000 - Public liability for third party injury.
- £10,000,000 - Public liability for third party property damage.

There is no excess in respect of personal injury claims, and just a £500 excess in respect of damage to third party property.

### **Exclusions**

You are not covered for: -

- Golf equipment - accidental damage, theft or loss, including whilst unattended at a golf club.
- New for Old golf equipment cover.
- Personal accident cover with no upper age limit.
- Supplementary Personal Liability - to include the USA and Canada.
- Hole in One cover.
- Hospitalisation.
- Loss of club subscriptions.

Your own personal household and contents insurance may cover some or all of these – so check! Otherwise, Bluefin can provide the cover for an additional premium.

Phillip Harrison  
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