

Golf Club Insurance

LinksMaster Cover Relating To The Course

- Greens, Tees & Plants cover includes both Accidental and Malicious damage £100,000
- Theft Cover Includes Course furniture and Machinery left in the Open
- Hire Charges for replacement machinery following a claim £15,000
- Any Pollution of Beaches & Waterways which is the responsibility of the club £50,000
- Damage to Landscaped Gardens caused by an Emergency Service £10,000
- Non-Negligent Third Party Property Damage £20,000 (£1,000 any one incident)
- Road Traffic Act cover for all course Plant & Machinery cover is extended to buggies
- Contingent Motor Liability up to £1,000,000

LinksMaster Cover Relating To The Clubhouse

- All risks cover to Buildings and Contents, Including Subsidence, with Sums Insured uplifted by 25% automatically to protect against inflation
- All risks cover for the Clubs Cups, Trophies etc.
- Professional or Sports Shop Stock situated within the clubhouse
- Theft Cover is extended to Non-forcible or Violent entry to any part of the Clubs Premises
- Any Chilled or Refrigerated Stock £10,000
- Theft of Garden or Patio Furniture £Unlimited (£1,000 inner limit)
- Property Damage is extended to cover Frost Damage to Piping & Heating units £2,000
- Additional Working Costs and Expenses following a claim £30,000
- Failure of Public Utilities £50,000
- Loss of the Clubs Metered Water £10,000
- Business Interruption caused by an insured peril
- Notifiable Human Diseases Including Legionnaires Disease £100,000
- Loss Of Book Debts should an insured peril destroy your records £100,000
- Cancellation & Abandonment of Club Events are covered for Irrecoverable Costs and Expenses up to £10,000 and Prevention of access due to Extremes of Weather with in 5 miles £10,000
- Loss of The Clubs Liquor Licence £100,000
- Public Liability Cover £5,000,000 (higher limits available on request)
- Employers Liability Cover £10,000,000
- Fidelity Guarantee to cover any dishonesty by nominated staff or committee member £25,000
- Legal Expenses – DAS Legal Expenses
- Claims and Legal Assistance Help-lines

LinksMaster Cover Relating To Members, Guests And Your Visitors

- Hole in One Bar Expenses for members competing in official club competitions
- Personal Effects of Club Members and Staff £50,000, £1,500 any one person (including on tour representing the club)
- Personal Accident of Officials, Members & Guests
- Personal Liability of Club Officials £5,000,000
- Member to Member Liability £5,000,000.
- Members, Guests and Visitors Vehicles parked at the club Members Guests And Visitors Vehicles £10,000

Optional Covers Which Can Be added To The Policy

- Contract Works Cover £100,000
- Directors & Officers Liability
- Engineering Inspection Cover
- Staff Personal Accident Cover
- Visitors Liability Policy
- Worldwide Cover for Members
- Act of Terrorism
- Bombscare and Siege Cover £ 50,000

This summary of cover is intended to outline some of the important covers provided under the standard LinksMaster policy, which can be adapted to cater for the individual needs of your club. A full policy wording is available upon request detailing our full policy conditions and exclusions.

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