



Golf Insurance

You enjoy every minute of your golf game. However, an unforeseen accident can spoil your vacation. Golf insurance is a comprehensive protection plan which covers both you and your equipment against loss, theft, damage and accidents on the course. With this plan, you can free your mind and concentrate on giving it your best shot at any golf course or driving range in the world.

Special Features

Most Comprehensive Coverage

Golf Insurance offers you the most suitable financial protection. The plan has the most comprehensive coverage in the market, including personal liability, personal accident, golf equipment and personal effects benefits, as well as special features like triple indemnity personal accident coverage, hospital cash and dental treatment benefit. In addition, provides exceptionally high protection limits, which assures that you are well covered.

Personal Liability Protection up to HK\$10,000,000

All golfers run the risk of injuring other people or their property when on the golf course. No matter how good a player you are, you are liable for any injury or damage caused to third parties. This plan covers you up to a maximum limit of HK\$10,000,000 for your personal negligence arising from playing golf.

24-Hour Worldwide Personal Accident Protection

Golf Insurance provides you with 24-hour worldwide personal accident protection. Should you die or become seriously injured as a result of an accident, a lump sum benefit up to HK\$500,000 will be paid. This plan is designed with three unique benefits to cover your needs:

1. Double indemnity (up to HK\$1,000,000) for accidental death and Triple indemnity (up to HK\$1,500,000) in the event of accidental death due to lightning strike.
2. Daily hospital cash benefit from HK\$1,000 up to HK\$30,000 per year will be paid for your hospitalisation.
3. Dental treatment up to a maximum of HK\$10,000 will be reimbursed if treatment is necessary as a result of injury to your teeth.

Your Golf Equipment & Personal Effects are fully covered all around the world

To assure you that every golf vacation will be worry-free, this plan covers the loss of or damage to valuable golf equipment or other personal effects belonging to you up to a maximum limit of HK\$40,000 and HK\$10,000 respectively.

To celebrate the achievement of "Hole-In-One"

Golf Insurance covers you in both good and bad times. To congratulate you for scoring a "hole-in-one", this plan will also reimburse you for the expenses incurred in celebrating this accomplishment with your friends up to HK\$10,000 per event (HK\$30,000 per year).

Coverage	Maximum Limits (HK\$)
Personal Liability	
This covers against legal liability for third party bodily injury or property damage whilst playing or practising golf at any recognised golf course/driving range.	10,000,000
Personal Accident	
1. 24-Hour Worldwide Personal Accident Cover# - For accidental death or permanent total disablement (loss of one or more limbs or eyes).	500,000
2. Double Indemnity (accidental death only) - The amount payable shall be doubled for accidental death whilst playing or practising golf at any recognised golf course/driving range.	1,000,000
3. Triple Indemnity (accidental death due to lightning strike) - The amount payable shall be tripled for accidental death due to lightning strike whilst playing golf at any recognised golf course/driving range.	1,500,000
Hospital Cash Benefit	
Provide a daily cash benefit in the event of suffering from accidental bodily injury whilst playing golf at any recognised golf course/driving range and is hospitalised for medical treatment.	30,000/year (1,000/day)
Dental Treatment Benefit	
This covers the cost of dental treatment necessarily incurred as a result of accidental injury caused by a direct blow from any person whilst playing golf at any recognised golf course/driving range. Dental treatment must be performed within 7 days after the related accident.	10,000
Golf Equipment	
This covers accidental loss of or damage to golf equipment belonging to you whilst in transit to/from or whilst playing/practising golf at any recognised golf club/golf course/driving range. (Maximum HK\$5,000 per article for driver/fairway wood, and HK\$2,500 per article for iron/putter)	40,000
Personal Effects	
This covers accidental loss of or damage to personal effects due to fire or theft whilst such property is contained at any recognised golf club/golf course/driving range. (Maximum HK\$2,000 per article)	10,000
Hole-In-One	
This benefit reimburses the hospitality expenses incurred as a result of scoring a "hole-in-one" whilst playing at any recognised golf course. Provided the hospitality should be held within 30 days after the Insured scoring the "hole-in-one". (Maximum HK\$10,000 per event)	30,000
Golf Assistance Services	
1. Golf course referral & booking assistance 2. Arrangement of emergency medical evacuation	Advisory Service Only

This benefit shall not apply to any person in performing duties as a member of disciplinary forces, air crews, ship crews, manual workers, or professional sportsmen.

Comprehensive Family Protection

The comprehensive protection offered by Golf Insurance can be extended to your family at a small additional cost. So you and your family members can enjoy playing golf with total peace of mind.

Premium Table

Payment Mode	Monthly (HK\$)	Semi-Annual (HK\$)	Annual (HK\$)
Individual	82	490	980
Family*	140	840	1,680

* "Family" refers to insured person, his/her spouse and dependent children aged 3–17 or up to 23 if they are full time students.

Enrolment is Simple and Easy

To enrol, simply call the BEA Insurance Enrolment Hotline on 2211 1322 or submit your application at any BEA branch. To ensure your total satisfaction, we offer a 15-day policy review period. If you are not satisfied with this policy for whatever reason, within this period, simply return the policy to us for cancellation. We will refund 100% of the premiums that you have paid, provided that no claims have been made.

Important Notes

1. Excluding Professional Liability for professional golfers, golf coaches/instructors/trainers
2. Worldwide coverage
3. Eligible Age Limit: Adult: Age 18–65 (renewable up to age 70)
Children: Age 3–17 or up to 23 if they are full time students
4. For Hong Kong Residents only
5. For Children, the maximum amount payable under all sections of benefits shall be calculated at 50% of the maximum limits as stated in the schedule and (i) the maximum amount payable for "Personal Accident" is limited to HK\$200,000 and (ii) no double/triple indemnity is allowed.
6. Subject to the law and jurisdiction of Hong Kong Special Administrative Region

Major Exclusions

1. Any agreement by the insured person to pay any sum by way of indemnity or otherwise unless such liability would have attached in the absence of such agreement.
2. Intentional self-inflicted injury or suicide.
3. Pregnancy or childbirth.
4. Illness of any kind.
5. Wear and tear, mildew, rot, rust, bacterial infestation, gradual deterioration or depreciation.
6. War, invasion, act of foreign enemies, hostilities whether war be declared or not, civil war, rebellion, revolution, insurrection or military or usurped power, riot, strike or civil commotion.

Please refer to policy provision for the full list of exclusions.

Sanctions Limitation and Exclusion Clause

Blue Cross shall not be deemed to provide cover (including not to pay any claim or provide any benefit), when the provision of such cover would expose Blue Cross to any, or any risk of, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any jurisdiction applicable to Blue Cross.

This material is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions. For more information or a copy of the policy terms and conditions, please contact your nearest BEA branch. Should there be any discrepancy between the English and the Chinese versions of this material, the English version shall apply and prevail. This material is for distribution in Hong Kong only. The distribution of this material is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong.

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In 2023, Blue Cross is assigned the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of “a+ (Excellent)” by AM Best, a global rating agency and information provider with a unique focus on the insurance industry. For the latest rating, please access www.ambest.com.

Blue Cross Customer Service Hotline 2839 6377
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