



® **Sun Flower Insurance Brokers Limited**

**Placing through Sun Flower Insurance Agency Limited**

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong

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Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

# GolferCare Insurance

## 高爾夫球 保險



## GolferCare Insurance 高爾夫球保險

GolferCare is a comprehensive insurance package specially designed for golf player like you. It protects you against accidental death or injury, loss of golfing equipment/ personal effects, as well as your personal liability that may incurred, whilst playing golf anywhere in the world.

高爾夫球保險是誠意為喜歡打高爾夫球的您而設。讓您在世界任何地方享受高爾夫球活動時，可獲全面保障。承保範圍包括個人意外、高爾夫球用品、私人財物損失及個人法律責任等保障。

Product Highlights	
Worldwide Coverage	✓
Tournament Curtailment Benefit	✓
Packaged Premium for Family	✓
No Excess	✓

### Coverage

Cover	Benefits	Max. Benefits (HK\$)
1. Personal Liability	Covers legal liability to third parties for bodily injury and damage to property whilst playing or practicing golf at any recognised golf course or driving range	\$3,000,000 (per event)
2. Personal Accident	Covers accidental death, loss of limb(s) or sight whilst playing or practicing golf at any recognised golf course or driving range.	\$500,000 (in total) (Adults aged 18 to 75) \$100,000 (in total) (Childrens aged 1 to 17)
3. Golfing Equipment	Covers accidental loss of or damage to golfing equipment (golf clubs, bags, balls, caddie cars and umbrellas) whilst playing or practicing golf at any recognised golf course or driving range. Maximum amount up to HK\$15,000 per event and HK\$2,000 Per article.	\$3,000,000 (per year)
4. Personal Effects	Covers loss of or damage to personal effects caused by fire or theft at any recognised golf course or driving range. Maximum amount up to HK\$5,000 per event and HK\$1,000 per article.	\$10,000 per year
5. Hole-in-One	Reimburses expenses incurred in a golf club for celebration of achieving a Hole-in-One whilst playing at any recognised golf club.	\$3,000 per event
6. Golf Tournament Curtailment	Proportional return of the irrecoverable prepaid cost of the planned journey for Golf Tournament outside Hong Kong as a result of death, serious injury/ sickness of the Insured Person or his/her immediate family members.	\$5,000 per event

產品特點	
全球保障	✓
縮短高爾夫球賽事行程保障	✓
家人一同投保，享有額外優惠	✓
不設自負額(墊底費)	✓

### 保障範圍

保障項目	承保範圍	最高保障金額 (港幣)
1. 個人法律責任	保障在任何認可之高爾夫球場內或球道練習或打高爾夫球時，因疏忽導致第三者身體受傷或財物之法律責任。	每宗事故 \$3,000,000
2. 人身意外	保障在任何認可之高爾夫球場內或球道練習或打高爾夫球時，因意外導致死亡、肢體殘廢或失明。	總額 \$500,000 (成人18歲至75歲) 總額 \$100,000 (子女1歲至17歲)
3. 高爾夫球用品	保障在任何認可之高爾夫球場內或球道練習時或在往返途中，因意外而導致高爾夫球用品(球桿、球袋、高爾夫球、高爾夫球所用之手推車及雨傘)遺失或損毀。 每件最高賠償金額港幣\$15,000 每件最高賠償金額港幣\$2,000	全年 \$30,000
4. 私人財物	保障在任何認可之高爾夫球場內或球道練習時，因火災、盜竊而導致的財物損失。 每次最高賠償金額港幣\$5,000 每件最高賠償金額港幣\$1,000	全年 \$10,000
5. 一桿入洞	在任何認可之高爾夫球場內，若成功一桿入洞，被保人可獲現金獎賞以作場內慶祝消費之用。	每次 \$3,000
6. 提早結束高爾夫球賽事	若被保人或直系家庭成員因死亡、嚴重受傷或疾病，以致被保人未能完成在香港以外舉行之高爾夫球賽事，已繳付而不能索回的旅費可獲按比例賠償。	每宗事故 \$5,000

### Notes

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.

### 注意

本小冊子乃保障條款及規定之摘要，僅供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本，請向本公司索取。



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### Major Exclusions 主要不保事項

The following is only a summary of the major exclusions. Please refer to the policy for details.

- War & any act of terrorism
- Loss of damage caused by normal wear & tear
- Loss or damage caused by theft from any unattended vehicle
- Loss or damage to personal properties, including watches, jewellery, gold, silver, binoculars, furs, cameras, mobile/portable phone, cash, cheque, card and credit card
- Any item separately insured under any other policy.

以下為不保事項之概略，詳細內容請參閱保單。

- 戰爭及任何恐怖主義活動
- 因自然損耗而導致遺失或損毀
- 因放置於無人看管之車輛內而導致遺失或損毀
- 私人財物，包括手錶、珠寶、金銀器、望遠鏡、皮草、相機、手提/無線電話、現金、支票、卡、信用卡等遺失或損毀
- 任何已受其它保單分別保障的項目

### Annual Premium 全年保費

- HK\$550.00 (individual)
- HK\$750.00 (family) (Family refers to Proposer, his/her spouse and unmarried children aged 1-17)

Insurance levy is not included in the above premium

- 港幣\$550.00 (個人)
- 港幣\$750.00 (家庭) (家庭指投保人、其配偶及1-17歲之未婚子女)

以上保費並未包括保費徵費

### Insurance Levy Rate Table 保費徵費表

Date of Policy Inception 保單起保日	Rate 徵費率	Cap最高徵費 (港幣 HK\$)
From 1 Apr 2021 onwards 由2021年4月1日之後	0.100%	5,000

Levy collected by the Insurance Authority will be imposed on the relevant policy at the applicable rate. For further information, please visit [boltechinsurance.hk](http://boltechinsurance.hk) or contact: (852) 3123 3344. 保險業監管局將按照適用之徵費率就相關保單收取徵費。如有任何查詢，請瀏覽 [boltechinsurance.hk](http://boltechinsurance.hk) 或致電：(852) 3123 3344。

### Notes

- Age limit: Adult: 18 - 75 / Children: 1 - 17
- Not applicable to non-Hong Kong residents
- Not applicable to professional golfer
- This Policy is subject to the exclusive jurisdiction of Hong Kong and to be construed according to the laws of Hong Kong
- Loss of golfing equipment and personal effects must be reported to the local police within 24 hours and a police report must be obtained

### 注意事項

- 年齡限制：成人：18至75歲 / 子女：1至17歲
- 不適用於非香港居民
- 不承保專業高爾夫球手
- 本保單受香港特別行政區司法裁判權管轄並根據香港特別行政區之法律詮釋
- 高爾夫球用品及私人財物之遺失，需於24小時內向當地警方報告及領取報案書