

GOLFER'S INSURANCE PROSPECTUS

Generali Central Insurance Company Limited is pleased to present an exclusive Golf insurance scheme that has been designed to offer extensive cover to suit every golfer. Our Golfers' Insurance allows you to enjoy your game with complete peace of mind by providing a comprehensive cover at golf course premises which includes driving ranges.

SCOPE OF COVER

1. Damage to Golfing Equipment

We will provide insurance to the Insured against damage to the Insured Golfing equipment occurring anywhere within the territorial limits.

The Company shall not be liable under this Section for:

1. The first 10% of each and every loss under this section in respect of any one occurrence.
2. Theft or attempted theft of The Insured equipment
3. Loss or damage caused by moth, vermin, atmospheric or climatic conditions, mechanical or electrical failure, any process of cleaning restoring or alteration.
4. Loss of or damage to golf balls trinkets, trophies, medals, coins, money, credit or charge cards, documents, stamps.

2. Theft of Golfing Equipment

We will provide insurance against loss or damage to the insured equipment arising from theft or attempted theft other than from a motor vehicle occurring anywhere within the territorial limits

The Company shall not be liable under this Section in respect of

1. The first 10% in respect of any loss other than where a total loss of all equipment arises,
2. Theft or attempted theft of the Insured equipment left unattended in the open other than within the confines of any recognised golf course of driving range.
3. Loss of or damage to golf balls trinkets, trophies, medals, coins, money, credit or charge cards, documents stamps.

3. Public Liability

The Company will indemnify the Insured in excess of the Insured's Deductible and subject to the Limit of Indemnity, against its legal liability (including Defence Costs) to pay Damages for third party civil Claims arising out of Bodily Injury or Property Damage caused by The Insured whilst playing or practicing golf on any recognized golf course anywhere within the territorial limits. The Company shall not be liable under this section for:

1. Loss or destruction or damage to property belonging to or in the care custody or control of The Insured.

2. Bodily injury to The Insured or any person under a contract of service or apprenticeship with The Insured and arising out of and in the course of his employment by The Insured other than a person who is temporarily employed as a caddy to The Insured.
3. The ownership possession or use (other than use as a passenger having no right of control) of any mechanically propelled driven vehicle other than the use of a motorized pull type golf trolley whilst in use on any recognized golf course.
4. Any agreed assumption of risk by the Insured, save to the extent that liability would have attached in the absence of such agreement.
5. Any Accident arising out of the deliberate, willful or intentional non-compliance with any statutory provision.
6. Damage to property belonging to the recognized golf club or driving range on which The Insured is playing or practicing golf.

4. Personal Accident Cover For Insured

Following an Accidental Bodily Injury sustained by the Insured whilst playing or practicing golf on any recognized golf course anywhere in the world during the Policy Period which results in any of the events listed in the Table of Events, the Company will pay the Insured or the nominee such percentage stated against the event in the Table of Events of the sum insured stated in the Policy Wording Coverage

- A. Accidental Death
- B. Permanent Total Disablement
- C. Permanent Partial Disablement

5. Personal Accident Cover for Caddy

Following an Accidental Bodily Injury sustained by the Insured's Caddy on any recognized golf course anywhere in the world during the Policy Period which results in any of the events listed in the Table of Events, we will pay You or Your nominee such percentage stated against the event in the Table of Events of the sum insured stated in the Schedule.

6. Hospitalisation Cover

If Insured person(s) named in the schedule are hospitalised on the advice of a Medical Practitioner because of accidental Bodily Injury sustained during the Policy Period; whilst playing or practicing golf on any recognized golf course anywhere in the world, then we will reimburse the Insured, Reasonable and Customary Medical Expenses incurred up to the maximum sum insured shown in the Policy Wording for this section, in aggregate, in anyone policy period. The medical expenses reimbursable would include the reasonable charges that the insured named in the schedule necessarily incur on the advice of a Medical Practitioner as an in-patient (minimum 24 hrs) in a Hospital for accommodation; nursing care; the

attention of medically qualified staff; undergoing medically necessary procedures and medical consumables.

7. Dental Cover

The Company will indemnify The Insured for each and every loss in respect of any emergency dental pain relief while struck by a golf ball whilst playing or practicing golf on any recognized golf course or driving range anywhere within the territorial limits. The maximum amount payable towards this cover shall be the sum insured shown in the Schedule against this cover.

8. Accidental Damage to Third Party Property

We will indemnify the Insured for each and every loss in respect of accidental damage to third party property struck by a golf ball which was hit by The Insured whilst playing or practicing golf. The Company shall not be liable for:

1. Loss or destruction or damage to property belonging to or in the care custody or control of The Insured
2. Any incident not reported in the manner described above within 7 (seven) days of the incident or the occurrence.
3. Damage to property belonging to the recognised golf club or driving range on which The Insured is playing or practising golf.
4. More than 3 (three) claims during any one period of insurance

9. Hole in One (For Amateurs Only)

In the event of completion by the insured of any hole in one stroke gross during any organized tournament, and or for normal golf rounds (completed 18 holes), we shall pay for the immediate expenses for celebration.

10. Reimbursement of subscription and pre-paid fees

We will reimburse the Insured for subscriptions or fees pre-paid to the Insured's golf club should the Insured suffer any accident or illness declaring itself following an accident, whilst playing golf during the period of insurance causing the Insured to remain unable to play golf for more than fifty days.

EXCLUSIONS

No indemnity is available hereunder and no payment will be made by the Company for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection military or usurped power of civil commotion or loot or pillage in connection herewith.
2. Loss or damage caused by depreciation or wear and tear.
3. Consequential loss of any kind or description.
4. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - a. Ionising radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear wastes from the combustion of nuclear fuel.
 - b. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - c. Arising out or in connection with any willful malicious or criminal act of the insured person.
 - d. Any claim caused by or to, or arising from the failure of any computer hardware or software or other electrical equipment.
 - e. Any loss or damage or cost or expense of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of terrorism or any action taken in controlling, preventing or suppressing any acts of terrorism or in any way relating thereto.

Cancellation:

2. You can cancel the Policy.

- a) The retail policyholder can cancel the policy at any time during the term, by informing the insurer. In case the Policyholder cancels the policy, he/ she is not required to give reasons for cancellation. The insurer can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the retail policyholder.
- b) The insurer shall –
 - I. Refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.
 - II. Refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.

NOTE: - For detailed information on this product, terms and conditions etc., please refer to the product policy documents, consult your advisor or visit our website before concluding a sale. Tax benefits are subject to change due to changes in tax laws. Insurance is the subject matter of solicitations



GRIVANCES

Redressal of Grievance

In case of any grievance the insured person may contact the company through

Website: <https://generalicentralinsurance.com> Toll Free: 1800-220-233 / 1860-500-3333 / 022-67837800

Email: gcicare@generalicentral.com

Courier: Grievance Redressal Cell, Generali Central Insurance Company Limited

Lodha I –Think Techno Campus, B Wing –2nd Floor, Pokhran Road –2, Off Eastern Express Highway Behind TCS, Thane West – 400607

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at GCIGRO@generalicentral.com or call at: 7900197777

For updated details of grievance officer, kindly refer the link generalicentralinsurance.com/customer-service/grievance-redressal

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Kindly refer the annexure on Grievance Redressal Procedures.

Grievance may also be lodged at IRDAI Bima Bharosa (an Integrated Grievance Management System) - <https://bimabharosa.irdai.gov.in/>

About Our Company

Generali Central Insurance Company Limited (formerly Future Generali India Insurance Company Limited) is a strategic joint venture between two distinguished financial institutions: the Generali Group, a global insurance enterprise with 193 years of operational heritage holding a 74% majority stake, and the Central Bank of India, India's first commercial bank with 113 years of established banking excellence.

Established in 2006, the Company was set up with a clear mandate to offer retail, commercial, personal, and rural insurance solutions, enabling individuals and businesses to effectively manage and mitigate risks. Generali Central Insurance (GCI) broke even in FY 2013-14 - a landmark achievement in just six years of operations.

As of FY 2024-25, GCI maintains robust financial fundamentals with ₹7,938 crore of assets under management and Gross Written Premium of ₹5,547.5 crore. The Company has established itself as a formidable presence in India's insurance landscape, securing a position among the nation's top 10 private general insurance companies.

GCI has consistently demonstrated excellence in organisational culture and operational performance - receiving the 'Great Place to Work' certification six times in a row. The Company has also earned numerous industry accolades including the Emvies Awards 2025, The Economic Times Brand Disruption Awards 2025, ET Trendies 2025, ET Now Global Innovation Network Awards, and the Di-Verse Certification for Disability Inclusion in 2025.

SECTION 41(2). OF INSURANCE ACT, 1938-PROHIBITION OF REBATES:

No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.



ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE, WHICH MAY EXTEND TO TEN LAKHS RUPEES

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.

Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited) | Registered Office: Unit No. 801 & 802, 8th Floor, Tower C, Embassy 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400083 | **IRDAI Regn. No.:** 132 | **CIN:** U66030MH2006PLC165287 | **Website:** <https://generalicentralinsurance.com> | **Email ID:** gcicare@generalicentral.com | **Toll-free Phone:** 1800 220 233 / 1860 500 3333/ 022 6783 7800