

GOLF CANADA INCIDENT PROTECTION



TERMS AND CONDITIONS TO BE READ AND UNDERSTOOD BY THE MEMBER

1) DEFINITIONS

"Protection" constitutes this entire document.

"Date of Loss" shall mean the date upon which the Golf Clubs or Equipment were stolen, lost or damaged.

"Effective Date" means the effective date of the Member's Golf Canada Gold Membership.

"Equipment" means the golf related equipment registered with Golf Canada.

"Golf Canada" shall mean the company providing the Golf Canada Incident Protection exclusive to gold Members of Golf Canada.

"Golf Canada Gold Membership" means the exclusive 12 month gold membership program by Golf Canada, with a distinct start date.

"Golf Cart" means a golf cart that is owned by a golf course or golf related entity other than the Member.

"Golf Clubs" means the golf clubs registered with Golf Canada.

"Member" means the registered gold member of Golf Canada, who has paid for their Golf Canada Gold Membership and provided with a distinct Golf Canada Gold Membership number.

"Primary Policy" means the Member's comprehensive homeowners insurance policy covering the Member's Golf Clubs and Equipment, including but not limited to direct physical loss or damage insurance coverage.

"Primary Policy Carrier" means the insurance company that issued the Primary Policy.

"Primary Policy Deductible" means the deductible as stated in the Primary Policy.

"Proof of Loss" means the pertinent claim information required by Golf Canada in the event the Member requests Reimbursements under this Protection, which will include, but may not be limited to:

- a completed copy of the proof of loss under the Primary Policy, including police report if applicable;
- a receipt or acceptable proof of purchase of the Golf Clubs or Equipment, if applicable;
- if Golf Clubs, Equipment, Golf Cart, or Window have been damaged, photos of the damaged Golf Clubs, Equipment, Golf Cart or Window;
- confirmation of the cost to repair or replace Golf Clubs, Equipment, Golf Cart, or Window; and
- any other information or documentation that Golf Canada may require.

"Reimbursement" means a reimbursement made by Golf Canada under this Protection.

"Storage" means the enclosed storage area not owned by the Member where Golf Clubs and Equipment are held.

"Term" shall mean the consecutive 12 month period of the Golf Canada Gold Membership beginning with the Effective Date.

"Transit" shall mean when the Golf Clubs or Golf Equipment are being moved or shipped by commercial transit

"Window" means a window that is owned by a golf course or a window that is not owned by the Member that is situated on or near a golf course.

2) DEDUCTIBLE REIMBURSEMENT

In the event the Member's Golf Clubs or Equipment are stolen, lost or damaged, Golf Canada will reimburse the Member the lesser of the Member's Primary Policy Deductible or \$2500, provided the Member's Primary Policy Carrier has paid to replace the Golf Clubs or Equipment. If the replacement by the Primary Policy Carrier is not the latest release of the replaced Golf Clubs or Equipment, Golf Canada will pay the difference, up to \$500; between what the Member's Primary Policy Carrier paid for the entire claim and what the cost of the newest golf clubs or equipment is. The Member will need to provide a proof of loss from the Member's Primary Policy Carrier and copy of the payout from the Member's Primary Policy Carrier. A receipt or proof of purchase of the replacement golf clubs or equipment is required. The Member must replace the Golf Clubs or Equipment within 90 days from Date of Loss.

3) GOLF CLUBS OR EQUIPMENT PROTECTION

In the event the Member's Golf Clubs or Equipment are stolen, lost or damaged and not replaced by the Primary Policy Carrier, Golf Canada will reimburse the Member the following:

- If purchased within the last 720 days with proof of purchase, Golf Canada will reimburse the Member for replacing their Golf Clubs or Equipment with same make or model,
- If a police report is provided by the Member, Golf Canada will reimburse the Member for replacing their Golf Clubs or Equipment with same make and equivalent model.
- If after 720 days and proof of purchase is provided, Golf Canada will reimburse the Member by replacing their Golf Clubs or Equipment with the following calculation.
 - 2-3 years past purchase date 67% of original purchase price.
 - 3-5 years past purchase date 50% of original purchase price.
 - 5-7 years past purchase date 33% of original purchase price.
 - More than 7 years past purchase date 20% of original purchase price.
- If proof of purchase cannot be provided, Golf Canada will reimburse the actual cash value of the Golf Clubs or Equipment. The actual cash value will be determined using the online value guide, www.globalgolf.com/trade-in

The Maximum amount reimbursed under this section shall be \$2,500 subject to a deductible of \$100. For proof of purchase, Golf Canada would require a detailed credit card statement, receipt or golf store/club statement as well as signed sworn statement by non-family member third party confirming loss or stolen Golf Clubs or Equipment or documented remains of damaged item. When no proof of purchase can be provided, a suitable proof of ownership will be required. Acceptable proof would be, i) registered on www.golfcanada.ca or ii) attestation from golf professional or iii) documented remains of damaged item. For ALL sections above, a receipt or proof of purchase of the replacement Golf Clubs or Equipment and the Proof of Loss are required for Reimbursement. The Member must replace the Golf Clubs or Equipment within 90 days from Date of Loss.

4) GOLF CART PROTECTION

In the event the Member damages or destroys a Golf Cart at a golf course during the Term, Golf Canada may reimburse the Member up to \$2500 towards the cost of repairing or replacing the Golf Cart.

The Maximum amount reimbursed under this section shall be \$2500 subject to a deductible of \$125. For Reimbursement, the Member must provide the Proof of Loss and proof of payment for the damage to the Golf Cart and the invoice from the golf club for the damages.

5) WINDOW PROTECTION

In the event the Member damages or destroys a Window during the Term, Golf Canada may reimburse the Member up to \$1000 towards the cost of repairing or replacing the Window.

The Maximum amount reimbursed under this section shall be \$1000 subject to a deductible of \$75. For Reimbursement, the Member must provide the Proof of Loss and proof of payment for the damage to the Window and the invoice from the golf club or related party for the damages.

6) TRANSIT PROTECTION

In the event the Member's Golf Clubs or Equipment are damaged during Transit during the Term, Golf Canada may reimburse the Member up to \$1000 towards the cost of repairing or replacing the damaged Golf Clubs or Equipment, provided that all other coverage or insurance available to the Member has been exhausted.

7) EXCLUSIONS

This Protection may be void or coverage denied if:

- the Golf Clubs or Equipment were stolen by a known person(s) or family member of the Member; or
- the Member makes fraudulent statements or misrepresentations or intentionally conceals material facts relating to the damage, theft or disappearance of the Golf Clubs or Equipment; or
- any damage or disappearance purposely caused by the Member or,
- any damage or disappearance while committing or attempting to commit a criminal act or
- the Date of Loss occurs outside the Term.

8) REIMBURSEMENT PROCEDURE AND CONTACT INFORMATION

If the Member wishes to make a Reimbursement request under this Protection, the Member must:

- Within 90 days of the Date of Loss, contact Golf Canada via online at incidentprotection@golfcanada.ca; or by phone at 1-844-684-GOLF (4653).
- Complete the loss form available at www.golfcanada.ca/incidentprotectionform.
- Provide the Proof of Loss and required documents as stated in sections 2, 3, 4, 5, and 6 to Golf Canada within 30 days of contacting Golf Canada for Reimbursement. Reimbursement shall be paid by Golf Canada within 30 days of the satisfactory receipt of the Proof of Loss and required documents listed above.

9) ADDITIONAL CONDITIONS AND ELIGIBILITY

- in the event a loss is not reported to Golf Canada within 90 days of the Date of Loss, the coverage under this Protection may be denied.
- Only 1 section in noted above sections 2, 3, 4, 5 and 6 can be reimbursed per incident, and subject to a maximum of \$2,500.
- a maximum of 3 Reimbursements can be paid during a Term or a maximum of \$6,000, whichever amount is less.
- Golf Canada shall not be liable for any amount greater than those specified in this Protection; or for any consequential damages arising from the loss.
- the Member's Golf Canada Gold Membership must be active and valid on the Date of Loss.
- no Term shall be greater than 12 months.
- this Protection is non-transferable and only the named Member listed on this Protection can be eligible and receive the benefits specified herein.
- terms and conditions of this Protection cannot be modified.
- all currency references contained in this Protection shall be Canadian Dollars.
- the benefit provided under this Protection is excess of and non-contributing with any other protections or optional insurance the Member may have.
- Golf Canada reserves the right at all times to refuse losses and/or rescind membership if this benefit is abused or thought to be abused.
- Coverage shall not be provided while the Golf Clubs or Equipment is in commercial Storage while in the care, custody or control of a third party.