



Members' Liability Insurance Scheme

Members, please note that the Club has incorporated into the annual subscription a Members Liability Insurance Scheme.

This provision will run annually and be part of the membership fee.

The main advantages of the scheme are as follows:

- BGC members will receive worldwide Personal Liability cover up to £5,000,000.
- The policy will pick up accidental damage claims at Banchory Golf Club to third party property if damage is caused by a mishit golf ball.
- Claims will be handled quickly and efficiently.
- Insurers will make good damage to third party property (up to £10,000) irrespective of whether the golfer has been identified or negligence has been proven.
- The policy also provides a benefit of £75 in the event of a hole in one in a qualifying medal or stableford competition.
- Insurers will also pay a Personal Accident benefit of £20,000 as a result of an accident at the Golf Club and the visitor or member suffers the loss of a limb, sight, death or becomes permanently and totally disabled.
- Dental cover up to £400.
- Each member will be given a summary of cover. This is provided by insurers in the form of a card and will be distributed upon payment of your annual subscription.
- This policy **DOES NOT** provide cover for members golfing equipment or personal possessions.