

GOLF ACCIDENT INSURANCE

FOR GOLF COURSES
AND CLUBS



THE CASE FOR COVERAGE

While golf is often perceived as a safe, leisurely, non-contact sport, there may be hazards from play that lead to injuries.

Accidents from stray balls, club swings and flying club heads can cause injuries as the average golfer swings their club at 93 MPH,¹ propelling the ball down the course at speeds up to 161 MPH.²

Other incidents stemming from weather, course conditions or golf cart accidents are less frequent, but may also result in injuries that require medical care.

Accident Insurance is designed to help minimize the financial impact of an unforeseen accident by helping to cover the cost of accident-related medical expenses and/or out-of-pocket costs, such as deductibles or co-pays.

¹<http://www.swingmangolf.com/average-golf-swing-speed-chart-2/>
²<https://www.reachpar.com/golf-ball-speed-guide/>

HOW WE MEET YOUR NEEDS

Simple common coverage means that you can cover all of your members as well as your golf pros, caddies, and managers with a single policy.

Coverage flexibility through accident medical expense benefits that are available on either an excess or primary basis. Both options are primary of Medicaid.

May help to reduce overall out-of-pocket expenses not paid by primary health insurance plans and potentially minimize the impact of high deductibles.

No-fault Accident Insurance pays claims regardless of who was responsible for the accident.

General Liability cost protection is enhanced with a standalone accident policy that may help to lower the frequency of General Liability claims, which may potentially reduce costs for the golf club/course.

WHO WE COVER

Berkley Accident and Health offers specialized Participant Accident Insurance solutions designed for Golf Courses and Clubs covering:

- Members
- Managers
- Caddies
- Golf Professionals

Eligible groups may vary by state.

Special Risk – Berkley Accident & Health
757 Third Avenue, 10th Floor
New York, New York 10017

 **Berkley**
Accident and Health
| a Berkley Company



COVERAGE OVERVIEW

Coverage is provided to all participants while at the golf club and traveling to and from tournaments or sponsored club events.

CORE BENEFITS

- Accidental Death and Dismemberment \$10,000 limit
- Accident Medical Expense \$5,000 limit

CONTACT US TO LEARN MORE

For more information, please contact your Berkley Accident and Health, Special Risk representative or [email us at specialrisksolutions@berkleyah.com](mailto:specialrisksolutions@berkleyah.com).

BERKLEY A&H, SPECIAL RISK

Berkley Accident and Health is a member company of W.R. Berkley Corporation, a Fortune 500 company and one of the nation's premier commercial lines property/casualty insurance providers.

Our business model and structure are optimized for speed and agility, solely focused on bringing the best products and customer experience to the Accident and Health marketplace and creating growth opportunities for our business partners.

[Visit Our Websites](#)

Company Website: www.BerkleyAH.com

Corporate Website: www.Berkley.com



This is an Accident Only Policy.

This is a brief description of coverage provided under policy form series AH51051, underwritten by Berkley Life and Health Insurance Company (domiciled in Iowa - California Certificate of Authority #08527) and/or StarNet Insurance Company (domiciled in Iowa - California Certificate of Authority #6978) 2445 Kuser Road, Suite 201, Hamilton Square, NJ 08690 and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states. For complete details, please contact us at SpecialRiskSolutions@BerkleyAH.com.

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act.