# 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 result in significant harm, as the average male amateur golfer swings a driver at around 94 MPH[1] and can generate ball speeds exceeding 130 MPH, while more advanced golfers may reach ball speeds around 160 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.

Our 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. The benefit is paid directly to you and can be used towards copays, deductibles, and other expenses.

[1]*Source: TrackMan. "What is Ball Speed?" September 23, 2024*
[2]*Source: TrackMan. Golf Swing Speed Chart - TrackMan Tour Averages Data, 2024*

### 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.*

**Berkley Accident and Health**
**100 American Metro Blvd., Suite 201**
**Hamilton, NJ 08619**

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 representative or email us at specialrisksolutions@berkleyah.com.

### BERKLEY ACCIDENT AND HEALTH

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) 100 American Metro Blvd., Suite 201, Hamilton, NJ 08619 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.