

# NARRABRI RSL MEMORIAL & CITIZENS CLUB LTD

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**28<sup>th</sup> February 2025**

**Dear Member, please see below an advice from Golf Australia concerning insurance cover for golfing members. The premium is included in your annual affiliation fee collected by the club as part of your yearly membership subscription.**

**Please note the changes which are effective from 1<sup>st</sup> March 2025.**

**Paul Gordon  
CEO**

**FORMAL ANNOUNCEMENT - GOLFERS** We are writing to inform you of important changes to your Player's Personal Liability Insurance Policy offered by Golf Australia, which is a key benefit as part of your membership of an affiliated golf club.

Golf Australia has maintained this policy on behalf of club members since 2009 and in the past 5 years alone, has paid out \$3.4 million in claims to protect our members.

The original purpose of the policy was to protect members from liability if they caused personal injury to another golfer/person. The policy was established following the legal action taken by an injured golfer because of an incident at the Magnetic Island Golf Club in 1994 and subsequent court ruling in 2003. Golf Australia's Player Personal Liability Policy offers \$20 million personal liability cover for protection against litigation from a third party for damage to property or personal injury that occurs while an eligible member is playing or practicing golf.

In recent years, it has become increasingly difficult and expensive to source this insurance on your behalf. As the popularity of golf has grown, we have seen an increase in the number of reported incidents. Golf Australia remains committed to finding solutions that will provide Players Personal Liability Policy to Australian affiliated golfers. In recent months, Golf Australia has reviewed several options in respect of this policy. In doing so Golf Australia's primary objective has been to maintain protection for members in the event of serious personal injury, with changes to take effect from March 1, 2025, to ensure the policy remains affordable and sustainable.

**What is changing?**

**Exclusions:** Specific exclusions have been added for any claim, loss, damage, liability or costs and expenses incurred directly or indirectly in connection with third party property damage to:

- golf carts; and
- personal electronic devices include phone, iPad, watch, rangefinder or anything similar.

Excess: There are now three categories of insurance claim:

- a. Personal injury claims – NO excess will be payable.
- b. Property damage where a golfer is found to have followed all expected duty of care, local rules and the Rules of Golf – NO excess payable.
- c. Property damage where golfer is found to have acted in a negligent manner and caused damage to a third-party property - \$1,000 excess is payable.

What does the policy cover? The policy covers the legal liability that an eligible member of an affiliated club may incur while playing or practicing golf. It provides coverage for up to \$20 million of liability for any one incident. This includes accidental injury or damage you may cause to someone else or their property for which you were found to have caused, subject to the Exclusions of the Policy, some of which are outlined below. This coverage is provided automatically to individual club members although members are under no obligation to engage this insurance policy in the event of an incident.

What is not covered by this policy? While this is not exhaustive, this policy does not cover:

- Any third-party damage or personal injury caused by non-member (ie. green fee player);
- A member's own equipment for damage or loss;
- A member's own personal injuries sustained on a golf course;
- Any damage that you cause to a cart that you own, hire or borrow; and
- Actions that deliberately cause damage or injury and are determined to be wilful conduct.

Further information on the Players Liability Policy including documentation and a list of frequently asked questions is available here.

(Hold ctrl & left click)

[Further Information & FAQs](#)

If you have any questions about this policy, I encourage you to reach out to us via [help@golf.com.au](mailto:help@golf.com.au)

Damien de Bohun GM – Club, Facilities and Places to Play  
Golf Australia