

**LIBERTY INSURANCE PTE LTD HOLE-IN-ONE INSURANCE TERMS AND CONDITIONS**

1. The rules of the Hole-in-one shall be those currently adopted by the Royal and Ancient Golf Club of St Andrews and the United States Golf Association (USGA).
2. The greens at the nominated hole(s) shall not be specially prepared or altered from the condition which is usual for normal play, nor shall the hole(s) be so positioned on the greens as to facilitate a Hole-in-one.
3. Liberty Insurance Pte Ltd (the Company) reserves the right to site the insured hole(s).
4. The Company shall appoint one or more observer(s) to oversee the Event at the insured hole(s) throughout and their decision on the winner(s) shall be final.
5. This Policy does not cover any Hole-in-one made:
  - a) That was not observed by the Company's observer(s) and verified by the club's officials.
  - b) By any player who is or was a professional golfer.
  - c) Where there was on-the-spot coaching of any form to the player at the tee box prior to his tee shot, whether by members of the same flight or by other parties.
  - d) By any player who uses more than one stroke to reach and enter the Hole. An "air-stroke" or a flubbed shot is counted as one stroke.
  - e) By any player who has bought or attempted to buy a second chance of trying a shot from any other party.
  - f) By any player in a flight that plays their first tee shot at the insured hole after 7 pm. The coverage provided by this Policy is only available up to 7 pm on the day of the Event, regardless of whether the Event is over or not.
  - g) In violation of the Event's rules.
  - h) Using golfing Equipment not authorised by the Royal and Ancient Golf Club of St Andrews, USGA or by the rules of the Golf Club.
6. The distance from the teeing ground and tee markers to the Hole must exceed or equal to 100 metres for women and 125 metres for men.
7. The first Hole-in-one made at an insured hole wins. Should there be more than one winner the prize shall be shared equally amongst the winners. There shall be no reinstatement.
8. The premium charged under this for Policy is:
  - a) The minimum premium payable and no refund shall be allowed even if the Event is discontinued midway after the tee-off.
  - b) Based on the number of players and prize values as declared to the Company during quotation. Should the actual number of players during the Event exceed the number declared, the Company reserves the right to charge an additional premium.
  - c) To be paid in full before the insured Event commences for insurance cover to be valid.
9. A minimum of 7 working days' notice must be given to, and approval obtained from, the Company should there be a change in Event date, venue and/or insured hole(s).
10. If the Event cannot take place due to any of the following causes and no player has teed off the insured may opt to reschedule or cancel the Event, subject to payment of the Company's prevailing administration fees for such reschedule or cancellation:
  - a) Inclement weather as certified by the Club; or
  - b) Pandemic or Strikes, Riot or Civil Commotion (SRCC) as pronounced by the relevant government Authorities.