

MAP is a service established by New Zealand Golf to serve the interests of golf clubs and their members throughout New Zealand



MAP Compensates golfers for damage to golf equipment that is outside the scope of cover provided by household or personal effects insurance.



The following areas of cover are provided under MAP:

1. All Risks (subject to the specified exclusions and limitations on Golfing Equipment); and
2. Public or Third Party Liability (as detailed in the insurance policy document of the Insurer supporting MAP).

Copies of the insurance policy document relating to MAP are available from New Zealand Golf upon request. AON New Zealand is currently the contracted company providing claims administration under MAP.

How does MAP work?

- MAP is designed to pay for loss or damage to golf equipment not covered by household or personal insurance, including any claims excess on such insurance covers.
- Your golf club is charged \$4.53 (excl. GST) per golf club member to subscribe to MAP. This levy is charged as an addition to the standard New Zealand Golf levy.
- MAP membership is effective for a calendar year, ie. from 1 January each year.
- Claims are first made with the golfer's own insurance company. The excess or any uninsured loss is claimed back through MAP.
- Claim forms are distributed by New Zealand Golf to participating Clubs, and also available online from the New Zealand Golf website.

- Claims must be made within 3 months of the event. Claims made later than 3 months after the event are not able to be accepted.
- New Zealand Golf maintains a record of all claims including the Club and Club member.

Some insurance policies have high excesses, therefore being able to claim most of this back through MAP is a real advantage. As an example: if an excess is \$100, the member will only pay \$4.53 (excl. GST) pa to belong to MAP as part of their levies and the first \$15 of the claim, therefore receiving \$79.90 out of \$100 back. If the excess is higher, the benefit is greater.

There are not many schemes available that offer reimbursement of the excess from insurance claims. Additionally very few household or personal insurance policies provide cover on sporting goods for damage whilst in use.

All Risks

Cover provided by MAP includes loss or **damage to golf equipment** including (but not limited to) **clubs, bags, trundlers** (including **mobile carts** only if hand held), **golf shoes, golf umbrellas** and the like, excluding golf balls. Ride-on golf carts can be covered but only on request through the Club Manager - an additional premium applies. Cover provided by MAP is a last resort, not a first call. Claims for loss or damage, other than breakage, are referred in the first instance to household or personal effects insurers.

The most important exclusions are:

- Fire.
- Wear, tear and deterioration.
- Consequential loss.
- Scratching and bruising.
- Loss where the member is covered by some other insurance policy.
- Property in transit.
- Damage to optical wear (glasses and sunglasses).

This section of the cover requires the member to pay the first \$15 of any claim. In addition, any compensation granted will not exceed \$1,000 for any one claim.

NB: Where no personal insurance is held, and equipment is lost or stolen, a maximum claim of \$250 is allowed.

Depreciation:

As mentioned above, cover excludes wear, tear and deterioration. The following levels of depreciation will be applied to any claim:

1. Golfing equipment 10% pa; and
2. Golf shoes, umbrellas and apparel 20% pa.

"All Risks" claim forms need to be signed by both the member and the Club Secretary or Manager in order to be accepted.



Public Liability

MAP provides Public Liability protection to clubs and members of those clubs participating in MAP. It also provides cover for legal liability, which may be made against members in respect of matters arising whilst the member is playing on any recognised golf course within New Zealand. That is, damage to adjoining property by errant golf balls.

Your Club does not need to effect its own Public Liability cover.

An insurance policy is purchased by New Zealand Golf on behalf of all participating Clubs, under which the limit of indemnity is \$2,000,000 in respect of any one incident.

Major exclusions in this area are:

- Death or bodily injury to any employee.
- Any liability arising out of the use of a motor vehicle, aircraft etc.
- Club's own property.
- Property in Clubs' own care (in excess of \$250,000).
- Faulty workmanship.
- Faulty design etc.
- Golf Club Car Parks.

Public Liability claims in excess of \$1,000 are referred to Vero Insurance, who may appoint an assessor if necessary. MAP settles these claims in full with Vero, reimbursing MAP with any sum in excess of \$1,000.

A copy of the insurance policy document relating to "Public Liability" cover under MAP is available from New Zealand Golf upon request.



Golf Club Car parks

At the present time the MAP Scheme provides liability coverage for participating clubs, to a limit of NZ\$2,000,000. For any claim to be payable under a “General Liability” policy, there must be proven negligence on the part of the Insured [the Club]. The actual policy document, as issued by the Insurer specifies that:

“The Company will indemnify the Persons insured, subject to the terms, exclusions and conditions of this Policy for all sums which they shall become legally liable to pay as direct compensation in respect of “Personal Injury or Damage to Property”.

Golf Clubs provide car parking facilities for the convenience of members and visitors. There is no charge for parking. People do not have to use these car parks. On this basis Clubs cannot be held legally liable for any damage to vehicles while they are parked in Club car parks. In order to make it quite clear however, and in consequence of the increasing incidence of these claims, it is strongly recommend that Clubs display a prominent sign at the entrance to their car park. This sign should warn that:

“All vehicles are parked at owner’s risk and the club accepts no responsibility for loss or damage to vehicles whilst parked in this car park.”

In displaying such a sign Members and visitors are adequately warned that they park at their own risk. In the event of damage being sustained in a Club car park any claim should then be referred to the vehicle insurers. Those insurers in turn may, under their rights of subrogation, make a claim against the Club, however they would have to prove that there had been negligence on the part of the Club (which as we say, is most unlikely). Please note that if a vehicle is damaged by an errant golf ball whilst travelling or parked outside of the Club property, there is a liability on the Club to “make good” the damage sustained.



Benefits

- There is a low cost of entry (\$4.53 excl GST per member).
- Your club saves money as Public Liability cover is paid for you via your members.
- Members enjoy the benefit of coverage for lost or damaged equipment.
- Very low excess (\$15).
- A hassle free claim process.
- All surplus funds are distributed to District Associations.

For further information on the MAP scheme, please visit New Zealand Golf's website, contact the New Zealand Golf office on 09 485 3230 or email nzgolf@nzgolf.org.nz.

www.golf.co.nz

