

Tee-to-Cup Hole in One Insurance

LIMITS OF COVERAGE AND HOW THEY APPLY

The limit of coverage chosen by the purchaser of Tee-to-Cup Hole-in-One Insurance is the most the insurer will pay regardless of the number of hole-in-ones achieved at the Insured Tournament.

The following conditions must be adhered to during the Insured Tournament for coverage to apply:

- The minimum yardage on the designated hole(s) for men must be one hundred fifty (150) yards from the tee to the flagstick. Ladies can play from a minimum of one hundred fifty (150) yards. The designated hole(s) must not be altered from its normal position as respects the tee box and green.
- The Rules of Golf (written by the Royal Canadian Golf Association or RCGA) shall apply.
- All golf equipment used in the Insured Tournament, including golf clubs, golf balls, flagsticks, holes and tee-box must conform to the rules of golf as determined by the RCGA.
- For Insured Tournaments with a prize value of up to forty thousand dollars (\$40,000), there must be one (1) nonbiased tournament official stationed and monitoring play at the designated hole(s) at all times.
- For Insured Tournaments with a prize value over forty thousand dollars (\$40,000) and up to one hundred thousand dollars (\$100,000), there must be two (2) non-biased tournament officials stationed and monitoring play at the designated hole(s) at all times.
- Non-biased officials are individuals over the age of eighteen (18) who are not a Participant in the Insured Tournament.
- The application for coverage for Insured Tournaments with a prize value of up to forty thousand dollars (\$40,000) must be received at a minimum twenty-four (24) hours (one (1) day) before the start of the Insured Tournament.
- The application for coverage for Insured Tournaments with a prize value over forty thousand dollars (\$40,000) and up to one hundred thousand dollars (\$100,000) must be received at a minimum seventy-two (72) hours (three (3) days) before the start of the Insured Tournament.
- In order to qualify for the Hole-In-One award, the Participant must complete the entire round of golf and submit the completed scorecard to the golf club representative (i.e. club pro or club manager).
- To qualify for coverage under this policy, the Insured Tournament must be played in groups made up of no less than three (3) participants.
- Where multiple pins exist on the designated hole, the Insured Tournament must clearly state which pin on the hole is to be insured under this policy.
- If multiple prizes exist on the designated hole then all prizes must be insured through the HKMB Hub International/Travelers Hole-In-One on-line program.
- The designated hole(s) cannot be used if it is considered a designated hole for another Tournament and hole-in-one insurance policy on the same day.