

Zurich Individual Golfers Insurance

Personal Insurance Plan



FREEMAN MCMURRICK PTY LTD
LEVEL 50, 80 COLLINS STREET
MELBOURNE VIC 3000

When your application is completed, simply cut off form, moisten, fold and seal where indicated and post.

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Zurich is proud to support football as an Official Partner of the Hyundai A-League



Zurich Australian Insurance Limited
ABN 13 000 296 640
Head Office: 5 Blue Street
North Sydney NSW 2060

Client Enquiries
Telephone: 132 687
www.zurich.com.au



Because change happenz™

Plan managed by:
Freeman McMurrick Pty Ltd
ABN 50 006 767 540
AFS Licence No. 236653

Freeman McMurrick Pty Ltd
Level 50, 80 Collins Street
Melbourne VIC 3000
Email freeman@freemanmcmurrick.com.au

Zurich Individual Golfers Insurance

Anytime you're on a golf course, you face as a golfer, five major risks:

- you may injure someone
- you may be liable for damage done to someone's property
- you may be injured
- your equipment may be stolen
- your car may be damaged

The first two of these risks are particularly important because they can involve legal action and large sums of money. If the injury is serious, then factors such as loss of income, pain and suffering and compensation for permanent disability can become crucial. Such cases can take years to resolve through the courts.

This insurance arranged by Freeman McMurrick Pty Ltd helps protect you against these types of legal action.

Summary of cover provided*

| | | | | |
|---------------------------|--|------------------------|--|------------------------------|
| Section 1 | Golf Equipment | Excesses apply | | Sum insured up to \$5,000 |
| Section 2 | Personal Liability | | | Limit \$20,000,000 |
| Section 3A | Personal Accident | | Limit – Minor Injuries – Emergency Transport | \$3,000 \$3,000 |
| Section 3B | Personal Accident | Waiting period applies | Death or Permanent Disablement Weekly loss of income (limit 52 weeks payment) | \$100,000 Up to \$500 |
| Section 4 | Hole in One | | Reimbursement of Bar Expenses | \$300 |
| Section 5 | Damaged Car | Excess applies | Damage to Insured's car by golf ball or by golf ball or | Limit \$1,000 |
| Section 6 | Golf Buggy | Excesses apply | Loss or damage to motorised Golf buggy / trike | Limit up to \$5,000# |
| Scope of cover | | | | |
| Section 1 | Worldwide | | | |
| Section 2, 3, 4, 5 | Precincts of any golf course in Australia | | | |
| Section 6 | Anywhere in Australia – #This sum insured can be increased | | | |

Disclaimer

*** This application provides a general outline of the cover provided and your personal objectives have not been considered. Please read your Product Disclosure Statement carefully to ensure it meets your needs.**

Duty of Disclosure

Before you enter into this contract of insurance with us, the Insurance Contracts Act 1984 requires you to tell us everything of which you are aware, which you know, or which a reasonable person in the circumstances could be expected to know is relevant to our decision, whether and on what terms, your proposal for insurance is acceptable and to calculate the premium required for your policy.

The Act imposes a different duty the first time you enter into the policy with us from the duty that applies when you renew, vary, extend, reinstate or replace your policy. We set these duties out opposite.

Your duty of disclosure applies when you enter into this policy with us for the first time

You will be asked various questions when you first apply for this policy. When you answer these questions, you must:

- give us honest and complete answers;
- tell us everything you know;
- tell us everything that a reasonable person in the circumstances could be expected to tell us.

Who needs to tell us

It is important that you understand that you are disclosing to us and answering our questions for both you and anyone else who you want to be covered by the policy.

If you do not tell us

If you do not answer our questions honestly or do not properly disclose to us, we may reduce or refuse to pay a claim or may cancel the policy. If you act fraudulently in answering our questions or not disclosing to us, we may refuse to pay a claim or treat the policy as never having existed. This would mean that you were never insured.

Your duty of disclosure applies when you renew, vary, extend, reinstate or replace your policy

When you renew, vary, extend or reinstate your policy, your duty is to tell us before the renewal, variation, extension or reinstatement, every matter known to you, which:

- you know; or
- a reasonable person in the circumstances could be expected to know;

is relevant to our decision whether to insure you and, if so, on what terms.

What you do not need to tell us when you renew, vary, extend or reinstate your policy

You do not need to tell us about any matter:

- that diminishes our risk;
- that is of common knowledge;
- that we know or should know as an insurer; or
- that we tell you we do not need to know.

Privacy

Zurich respects your privacy. Before we collect personal information you should know the following things:

We require personal information about you to assess your request for insurance and to administer the policy.

- Where relevant for this purpose, we will disclose your personal information (other than sensitive information such as health information) to Freeman McMurrick Pty Ltd and your intermediary.
- We will also, where relevant, disclose your personal information, including sensitive information, to our service providers (including loss adjusters, administrators, reinsurers) and to our business partners for this purpose. By submitting your personal details, you consent to those organisations collecting and us disclosing personal and sensitive information about you for this purpose.
- A list of the type of service providers and business partners we commonly use is available on request, or on our website. Go to www.zurich.com.au and click on the Privacy link on our home page.
- If you do not provide the requested information, your proposal may not be accepted, we may not be able to administer your policy or you may breach your duty of disclosure, the consequences of which are set out in the Duty of Disclosure notice.
- We may also disclose personal information about you where we are required or permitted to do so by law.
- In most cases, on request, we will give you access to the personal information we hold about you. In some circumstances, we may charge a fee for giving you access, which will vary but will be based on our costs.

If you would like to find out more, you may contact us by telephone on 132 687 or email at Privacy.Officer@zurich.com.au or in writing to:

The Privacy Officer
Zurich Australian Insurance Limited
PO Box 677, North Sydney, 2059

CUT ALONG THIS LINE TO RETURN FORM AND PAYMENT

MOISTEN SEAL AND MAIL

MOISTEN SEAL AND MAIL

MOISTEN SEAL AND MAIL

Mr Mrs Miss Ms Other

Surname First name

Home address

Suburb

State Postcode Email address

Home Phone No. Work Phone No. Mobile Phone No.

Golf Buggy Yes No Value \$

How many Golf equipment claims have you made in the last 3 years and what was the total value of the claims

Number of claims Value of claims \$

FOLD ALONG THIS LINE

Applicant's signature Date

Note: Insurance cover will not commence until your application has been accepted and your payment processed by Freeman McMurrick Pty Ltd. Policy documents will be sent to your home address above.

Payment options:

\$165.00 Cheque attached

\$167.47* Visa or Mastercard *Credit card surcharges included

\$169.95* Amex or Diners Club *Credit card surcharges included

Card Number

Expiry date / /

Name on card: (Please print)

Cardholder's signature (if paying by credit card) Date