

Golfers (Plus) Insurance

Enjoy Every Swing of Your Club
With Complete Peace of Mind and Fun



Enquiry Hotline : 3508 1040
www.cmbwinglunginsurance.com



Golfers (Plus) Insurance

Golfers (Plus) Insurance is a comprehensive insurance package specially designed for golf players. It protects you against accidental death or bodily injury, loss of or damage to golfing equipment and personal effects as well as third party legal liability that you may incur whilst playing or practising golf in any recognized golf course or driving range in Hong Kong, Macau or anywhere in the world. It also offers a cash award if you score a “Hole-In-One” for celebrating such a memorable shot. Under this protection, you can focus on every swing of your club on the golf course achieving an excellent score.

Summary of Coverage
(All benefits limits and premium are in HK dollars)

Section/Description of Coverage	Maximum Limit Per Year
1 Third Party Legal Liability Any claim against you in the event of your negligence causing third party bodily injury or property loss or damage whilst playing or practising golf in any recognized golf course or driving range.	\$10,000,000
2 Golfing Equipment Cover Golfing Equipment belonging to you against any unforeseen, sudden, accidental physical loss or damage happening in any recognized golf course or driving range or in transit thereto or therefrom.	\$20,000 (\$3,000/item)
3 Personal Effects Cover Personal Effects belonging to you against any unforeseen, sudden, accidental physical loss or damage happening in any recognized golf course or driving range.	\$10,000 (\$1,000/item)
4 “A Hole-In-One” A lump sum cash for celebration of achieving “A Hole-In-One” at any recognized golf course with 18 holes or a total par of 68 or above.	\$6,000

Section/Description of Coverage	Maximum Limit Per Year
5 Personal Accident (a) A lump sum cash compensation in the event of accidental death or total and permanent loss of use of one or more eye(s) or limb(s) occurring within 12 consecutive months from the date of accident. (b) A weekly compensation in the event of temporary disablement caused by accident that entirely prevented you from engaging in or attending to your usual occupation or profession. (only applicable to the Insured Person who is aged 18 or above) whilst playing or practising golf in any recognized golf course or driving range. Extensions: (i) Funeral Cremation and Repatriation Expenses. (ii) Reimbursement of Golf Club Membership Monthly Service Fees due to temporary disablement caused by accident.	\$500,000 (aged 18 or above) \$200,000 (aged 12-17) \$500/week (maximum 104 weeks) \$20,000 \$5,000 per disability
6 Hospital Cash Benefit A daily cash benefit starting from the first day of confinement if you are hospitalized for medical treatment as a result of bodily injury caused by an accident whilst playing or practising golf in any recognized golf course or driving range subject to a minimum hospital confinement of 3 consecutive days.	\$20,000 (\$500/day)
7 Medical Expenses Due to Accident The reimbursement of actual medical expenses including hospital charges and surgery fees as a result of bodily injury caused by accident whilst playing or practising golf in any recognized golf course or driving range occurring within 12 consecutive months from the date of accident.	\$10,000
8 Dental Treatment The reimbursement of actual dental treatment expenses as a result of accidental injury caused by a direct hit by a golf ball or golf club whilst playing or practicing golf in any recognized golf course or driving range.	\$5,000

Free Extra Benefits

Worldwide Emergency Assistance Service	
With the comprehensive Worldwide Emergency Assistant Service provided by Inter Partner Assistance Hong Kong Limited, you are always well protected against bodily injury due to accident while travelling outside Hong Kong.	
(a) Emergency Assistance Hotline Services Including Medical Advice, Evaluation, Referral Medical Appointment and Monitoring, Arrangement of Delivery of Essential Medication/Medical Equipment, Travel Information, Luggage Retrieval, Emergency Rerouting Arrangements, Assistance on Loss of Travelling Document and Legal Referral.	
(b) Emergency Medical Assistance Services	Maximum Limit
(i) Medical Evacuation	Unlimited Cover
(ii) Repatriation After Treatment	Unlimited Cover
(iii) Repatriation of Mortal Remains /Ashes	Unlimited Cover
(iv) Compassionate Visit by a relative or designated person if the Insured Person is confined in overseas hospital for more than 10 consecutive days	A scheduled round-trip airline ticket (economy class) and ordinary hotel room accommodation up to \$1,200 per day, max. 5 days
(v) Return of Unattended Dependent Child(ren) to HK	Scheduled airline ticket(s) (economy class)
(vi) Deposit Guaranteeing of Hospital Admission	Maximum \$80,000
(vii) Hotel Room Accommodation for Convalescence	\$1,200 per day, Max. 5 days
(viii) Unexpected Return of the Country of Residence	A scheduled airline ticket (economy class)
(ix) Dispatch of Physician	—

Excess (in respect of each and every claim)

- Sections 2 & 3 : HKD250
- Other Sections : Nil

Major Exclusions

- Wear and tear, mildew, corrosion, denting, scratching, mechanical or electrical breakdown
- Loss of or damage to contact lenses, mobile phones, watches, jewellery, furs and money
- Loss of or damage to golf balls whilst in play
- Mysterious disappearance or unexplained loss
- Loss or damage due to war, civil commotion and terrorism
- Loss or damage due to nuclear, radiations, seepage, pollution and contamination
- No compensation shall be payable under Section 5 (Personal Accident) if the Insured Person is under 12 or over 70 years of age.
- Certain excess applies to some of the sections
Please refer to the policy for detailed exclusions.

Annual Premium : HKD800

Eligibility

The Insured Person must be a legal resident holding a valid Hong Kong Identity Card and normally residing in Hong Kong aged between 12 and 65 (not being a professional golfer) on the first commencement date of the insurance, and renewable up to the age of 70.

Automatic Renewal of Policy

In order to offer you a continuous coverage in a simple way, this insurance policy will be automatically renewed at the end of each policy year if :

- No notice of amendment to the renewal terms and conditions is sent to you prior to the expiry date of your existing policy, and
- You have authorized us to directly debit to your CMB Wing Lung Bank Account or CMB Wing Lung Credit Card or other credit card for the premium of next renewal policy period.

Remark:

- The information above provides a brief introduction only. Please refer to the insurance policy for Terms and Conditions and other specific details. In the event of any discrepancy or inconsistency between the English version and the Chinese version of this Terms and Conditions, the English version shall prevail.
- The above mentioned insurance product is underwritten by CMB Wing Lung Insurance Company Limited (CMB Wing Lung Insurance). This insurance product is not the product of CMB Wing Lung Bank Limited (CMB Wing Lung Bank).
- CMB Wing Lung Bank is the Appointed Insurance Agency (Insurance Authority Licensed Insurance Agency Number: FA3403) of CMB Wing Lung Insurance. The insurance products CMB Wing Lung Bank can promote, advise on or arrange are limited to the insurance products offered by the appointing insurer.
- CMB Wing Lung Insurance is authorized and supervised by Insurance Authority to operate general insurance business in Hong Kong Special Administrative Region.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between CMB Wing Lung Bank and the customer out of the selling process or processing of the related transaction, CMB Wing Lung Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of insurance product should be resolved between CMB Wing Lung Insurance and the customer directly.
- CMB Wing Lung Insurance has reserved the absolute rights to determine whether to accept the application of the above mentioned insurance product based on the information of applicant/insured person provided on the application.
- CMB Wing Lung Insurance could amend or cancel the terms and conditions of the above mentioned insurance product from time to time without prior notice. CMB Wing Lung Insurance reserved the final decision rights in case of any disputes.

CMB Wing Lung Insurance Company Limited

CMB Wing Lung Insurance Company Limited is a Wholly Owned Subsidiary of CMB Wing Lung Bank Limited
Address: 33rd Floor, Infinitus Plaza, 199 Des Voeux Road Central, Hong Kong
Enquiry Hotline: (852) 3508 1040
Email: enquiry@cmbwinglunginsurance.com
Fax: (852) 2899 2544

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「高球樂」保險

揮桿入洞樂無憂 逍遙盡享高球樂



查詢熱線：3508 1040

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招商永隆保險
CMB WING LUNG INSURANCE

「高球樂」保險

「高球樂」保險是特別為熱愛打高爾夫球的人士而設的綜合保險計劃。此計劃可以保障您在香港、澳門或世界各地任何認可的高爾夫球場或練習場內打球或練習時因意外死亡或身體受傷，高爾夫球設備和個人物品的損失或損毀，以及您可能招致的第三者法律責任。此外，如果您取得「一桿入洞」，「高球樂」還提供一筆現金獎勵，讓您慶祝那難忘的時刻。在此保障下，您可以於球場內專注每一次揮桿，以取得卓越的成績。

保障範圍摘要（所有保障限額及保費金額均以港幣計算）

投保項目／保障簡介	每年最高限額（元）
1 第三者法律責任 在任何認可的高爾夫球場或練習場內打球或練習時，因您的疏忽造成第三者身體受傷或財物損失的索賠。	10,000,000
2 高爾夫球設備 保障屬於您的高爾夫球設備在任何認可的高爾夫球場或練習場或在運送途中，因發生任何不可預見的突發意外所造成的實質損失或損毀。	20,000 （每件3,000）
3 個人物品 保障屬於您的個人物品在任何認可的高爾夫球場或練習場，因發生任何不可預見的突發意外所造成的實質損失或損毀。	10,000 （每件1,000）
4 「一桿入洞」 一筆過現金以慶賀在任何18洞或總桿數68桿或以上之認可的高爾夫球場內成功「一桿入洞」的佳績。	6,000

投保項目／保障簡介	每年最高限額（元）
5 人身意外 在任何認可的高爾夫球場或練習場內打球或練習時 (a) 因意外事故導致在事發後的連續12個月內死亡或一隻或以上的眼睛或肢體完全及永久性喪失使用功能，可獲一筆過現金賠償。 (b) 因發生的意外而造成暫時性傷殘，以致您完全不能從事或參予您慣常的職業或專業，可獲每週賠償。（只適用於18歲或以上的受保人） 延伸保障： (i) 殯儀、火化及遺體送返費用。 (ii) 賠償因意外造成暫時性傷殘而損失的高爾夫球會的會員服務月費。	500,000 （18歲或以上） 200,000 （12-17歲） 每週500 （最多104週） 20,000 每宗傷殘事故5,000
6 住院現金保障 如您在任何認可的高爾夫球場或練習場內打球或練習時因意外而造成身體受傷需入院留醫治療並留院最少連續3日，於其第1天留院起計算，可獲每日現金津貼。	20,000 （每日500）
7 意外醫療費用 賠償因您在任何認可的高爾夫球場或練習場內打球或練習時由於發生意外造成身體受傷後的連續12個月內的實際醫療費用，包括住院費用及外科手術費用。	10,000
8 牙科治療 賠償因您在任何認可的高爾夫球場或練習場內打球或練習時由於意外被高爾夫球或高爾夫球桿直接撞擊造成受傷的實際牙科治療費用。	5,000

免費附加保障

全球緊急支援服務	
由Inter Partner Assistance Hong Kong Limited所提供全面的全球緊急支援服務，讓受保人身在外地時遇上意外事故導致身體受傷，仍可受到保障。	
(a) 緊急支援熱線服務 包括提供醫療諮詢，評估建議，轉介及監察病況，安排運送必需的藥物／醫療設備，旅遊諮詢，代尋行李，安排緊急更改行程，協助辦理遺失旅遊證件及律師轉介等。	
(b) 緊急醫療支援服務	最高賠償額
(i) 醫療撤離護送	不設限額
(ii) 治療後被安排護送返回原居地	不設限額
(iii) 遺體／骨灰送返	不設限額
(iv) 如受保人在外地住院連續10日以上，安排1位親戚或指派人士探望	提供1張固定班次（經濟客位）的往返機票及每日最高1,200元的一般酒店住宿費、最多5日
(v) 安排護送無人照顧的子女返回香港	固定班次（經濟客位）的返港機票
(vi) 代墊入院按金擔保	最高80,000元
(vii) 恢復期間酒店住宿費	每日1,200元、最多5日
(viii) 突然需返回原居地	提供1張固定班次（經濟客位）機票
(ix) 派遣醫療人員	—

自負額（就每次申索）

- 第2及3投保項目：港幣250元
- 其他投保項目：無

主要不保項目

- 損耗及刮損、發霉、腐蝕，撞凹、刮花以及機械或電力故障
 - 隱形眼鏡、手提電話、手錶、珠寶首飾、皮草及金錢的損失或損毀
 - 在打球時損失或損毀的高爾夫球
 - 任何不明失蹤或無法解釋的損失
 - 因戰爭、內亂及恐怖活動而導致之損失或損毀
 - 因核子、輻射、滲漏、污染或玷污而導致之損失或損毀
 - 若受保人年齡少於12歲或超過70歲，將不會獲得於第5投保項目（人身意外）下的賠償。
 - 適用於相關投保項目的指定自負額
- 詳情請參閱保單內不保項目之詳情。

全年保費：港幣800元

資格

受保人必須是持有有效的香港身份證，通常在香港居住的合法居民，並於保險首個開始日已屆年齡在12至65歲之間（並非職業高爾夫球員），而續保可至70歲。

自動續保

為使您可簡易地延續保障，此保單將會於各個保單年度終結時自動續保，條件如下：

- 您現有的保單的完結日前，未接獲本公司發出的續保條款及條件修改通知書，及
- 您已授權本公司從您的招商永隆銀行賬戶或招商永隆信用咭賬戶或其他信用咭賬戶直接支取日後續保保單之保險費。

注意：

- 以上資料只供參考之用，詳情請參閱保險合約內之條款及細則。條款及細則之中文本與英文本如有歧異，概以英文本為準。
- 以上之保險產品由招商永隆保險有限公司（招商永隆保險）承保。此保險產品並非招商永隆銀行有限公司（招商永隆銀行）之產品。
- 招商永隆銀行為招商永隆保險委任之保險代理機構（保險業監管局保險代理機構牌照號碼：FA3403）。招商永隆銀行只可就委任保險人所提供之保險產品進行推廣，提供意見或安排保單。
- 招商永隆保險已獲保險業監管局授權及監管，於香港特別行政區經營一般保險業務。
- 對於招商永隆銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍），招商永隆銀行須與客戶進行金融糾紛調解計劃程序；而有關保險產品的合約條款之任何爭議，由招商永隆保險與客戶直接解決。
- 招商永隆保險保留根據投保人及／或受保人於投保時所提供的資料，而決定是否接受任何有關上述保險計劃投保申請的絕對權利。
- 招商永隆保險保留隨時修訂或取消對於上述保險計劃任何條款及細則的酌情權，毋須事先通知。如有任何爭議，招商永隆保險保留最終決定權。

招商永隆保險有限公司

招商永隆保險有限公司為招商永隆銀行有限公司全資附屬公司

地址：香港德輔道中199號無限極廣場33樓

查詢熱線：(852) 3508 1040

電郵：enquiry@cmbwinglunginsurance.com

傳真：(852) 2899 2544