



Hole in One Policy Wording

Contract of Insurance and Insurance Agreement

This Policy forms part of Your contract of insurance. Your contract of insurance consists of:

1. This Policy document; and
2. The Schedule which details the cover applying to You and which may be updated from time to time. The Schedule will include any changes to the standard cover described in this Policy; and
3. Your proposal or application form including any written or oral statements or documents made or supplied by You; and
4. Any endorsements added either by way of Schedule or otherwise.

Under this contract of insurance You, as the Insured party, agree to pay the premium(s) stated in the Schedule and Western Pacific Insurance Limited (WPIL) agrees to provide the insurance cover set out in this Policy and according to this contract of insurance.

Some terms used in this Policy have specific meanings. Where words begin with an upper case letter the meaning of those words or terms are set out in the definitions section of this Policy document.

Defined words include any plurals or other derivatives of those words or terms as the context requires.

Headings are used for reference only and are not part of the Policy for interpretation purposes.

What is covered by this Contract of Insurance

This insurance is to indemnify the Assured for their liability incurred, up to the stated Limits of Indemnity, as a direct result of the awarding of the prize named in the Schedule to the first contestant who achieves a hole-in-one provided that it occurs:

1. At the tournament named in the Schedule; and
2. During a complete round on the specified dates(s); and
3. At the hole or hole(s) stated in the Schedule; and
4. Is accomplished with the first tee shot.

Conditions Precedent

It is a condition precedent to Underwriters' liability under this Insurance that:

- a. The tournament shall be conducted in accordance with the rules laid down by the Professional Golfers Association or the Royal and Ancient Golf Club;
- b. All equipment to be used during the tournament shall conform to the specifications laid down by the Professional Golfers Association or the Royal and Ancient Golf Club;
- c. The green(s) at the nominated hole(s) shall not be specifically prepared or altered from the condition which is usual for normal play nor shall the hole(s) be so positioned on the green(s) as to facilitate a hole-in-one;
- d. Play at the hole(s) shall be supervised throughout the tournament by the Secretary of the Club (or other approved official) and any contestant claiming the prize shall have his card signed by his opponent and the approved official and/or official marker;
- e. No designated hole shall be less than the length stated in the Schedule;



- f. The number of:
 - i. contestants
 - ii. rounds
 - iii. shots

Shall not exceed the numbers stated in the Schedule.

- g. The Assured shall not publicise the existence of this Insurance.