



Player's Liability Insurance Policy Fact Sheet

Golf Australia maintains a Player's Personal Liability Insurance Policy for all members of affiliated golf clubs and facilities.

Broadly this policy covers the legal liability of your members to pay compensation for personal injury or property damage which occurs while playing or practising golf or attending a golf event or venue as a player, guest or spectator.

Important Documents

- [Claim Form](#)
- [Policy Document](#)
- [Schedule Document](#)

Frequently Asked Questions

Q. Am I covered for my actions while driving a golf cart?

A. Yes, provided you are not under the influence of alcohol or drugs, you are covered for injury or damage you may cause to others or their property while playing golf.

Q. Am I covered while playing away from my home club?

A. Yes, cover extends to you while you are playing or practicing golf anywhere outside the US or Canada.

Q. Is there an excess on this policy?

A. No, there is no excess payable on claims made under this policy.

Q. I hit a ball over the fence at a golf club, and heard glass breaking in a neighbouring property. What should I do?

A. Notify the club/facility administration where and what time you hit the ball and what damage or injury you think you might have caused. When the person who was injured or had property damage wants to make a claim and they go through the club/facility, the administration of the club/facility will contact you to complete the claim form. No excess is payable under this policy so all your liability expenses will be covered.

Q. Are non-members covered by this policy?

A. No, clubs/facilities can purchase identical cover for their non-member rounds through the [Marsh Australia website](#).

Q. I have more questions, who can I contact?

A. Matt Chesterman, Head of Clubs & Facilities, Golf Australia, matt.chesterman@golf.org.au