

Frequently Asked Questions

1. What is Malayan's Golfer's Insurance?

Malayan's Golfer's Insurance provides comprehensive coverage for golfers of all skill levels. It protects your golf equipment, clothing, and accessories against loss, damage, or theft, both on and off the course. Additionally, it offers third-party liability coverage in case your actions inadvertently cause property damage or bodily injury on the course. Lastly, it includes personal accident insurance for injuries sustained while playing.

2. Why do I need Golfer's Insurance?

While golfing is generally a safe activity, unforeseen events can lead to significant financial losses. Golfer's Insurance alleviates these risks by:

- **Protecting your valuable equipment:** Lost or damaged clubs, bags, and accessories can be expensive to replace. Insurance provides financial reimbursement in such cases.
- **Shielding you from liability:** Accidental property damage or injury caused by your shots can result in substantial legal liability. Insurance protects you from such financial burdens.
- **Covering unexpected medical expenses:** Injuries sustained while playing can lead to medical bills.

3. What am I covered against?

Malayan's Golfer's Insurance covers the following

- **Golf Equipment and Personal effects:** This includes your golf clubs, clothing, bag, accessories, and other essential items used on the course, subject to specific limitations outlined in the policy.
- **Third-party liability:** This protects you from financial responsibility for accidental property damage or personal injury caused by your actions on the course.
- **Accidental medical coverage:** Some plans offer coverage for medical expenses incurred due to injuries sustained while playing.

4. What are the differences between Par, Birdie, and Eagle Plans?

Available plans, such as Par, Birdie, and Eagle, offer varying levels of coverage. Choosing the right plan depends on your specific needs and budget.

5. What items are covered under Personal Effects?

Personal effects coverage extends to essential items used on the course, such as your travel bag, change of clothes, towels, socks, shoes, caps, binoculars, rangefinders, toiletries, and water bottles. A complete list of covered items and any exclusions will be detailed in the policy document.

6. Does my equipment have off-course coverage?

Yes, our plans provide worldwide coverage for your golf equipment against theft and damages both on and off the course, including during travel.

7. I am a current policy holder of Golfer's Insurance. How come my policy benefits are not the same as this?

Our Golfer's Insurance terms were recently revised. While your current policy remains valid, the newer versions offer several enhancements you might find beneficial:

- **Enhanced Coverage:** The new plans provide broader protection for your equipment, liability, and potential medical expenses compared to your existing policy.
- **More Affordable Premiums:** The updated packages have lower premiums than your current package.

While you are certainly welcome to continue with your current policy, we encourage you to review the updated plan options and consider if the additional features and potentially lower cost of the new versions better align with your current needs.

8. Where can I purchase Golfer's Insurance?

Malayan's Golfer's Insurance can be purchased through your insurance agent or directly at any Malayan Insurance branch.

9. Are there any deductibles or participation fees that I should be aware of?

Yes, there are deductibles for golf clothing, clubs, and equipment, and for third-party liability:

- **Golf Clothing, Clubs & Equipment** - 10% of each claim, with a minimum of PHP 2,500 per item
- **Third Party Liability** - 10% of each claim, with a minimum of PHP 2,500, or NIL for bodily injury

10. Where and how will I file a claim?

Kindly submit a Notice of Claim within 30 days of the loss, either verbally, in writing, or through your assigned Malayan Insurance agent. You may also visit any of our 35 branches nationwide.

11. What documents do I need to submit in case of a claim?

Required documents vary depending on the coverage you wish to claim from.

- A. General Requirements are as follows:
- Copy of Policy or Policy Number
 - Government Issued I.D. /Company I.D. showing complete home address and signature of the Insured, with Photo

- Written Incident Report
- B. Golf Clothing, Clubs and Equipment Comprehensive All Risk Cover**
 - Photographs of the Damage Item/Property
 - Repair Estimate / Replacement of damage item/invoice/quotation
- C. Hole-In-One**
 - Complete score cards
 - Immediate notice in writing
 - Certification of Achievement made and certified in writing by:
 - two (2) committee members;
 - the successful competitor; and
 - the Club Secretary
- D. Third Party Liability**
 - Written demand of the third party
 - If Bodily Injury:
 - Death Certificate (Original/PSA Copy) of third party (in case of death)
 - Medical Certificate/Clinical/Emergency room report of third party's bodily injury/ies
 - Original official receipt/s of medical expenses incurred by third party
 - Statement of account from the hospital (if confined)
 - Employment certificate with monthly compensation (if any)
 - Valid ID of third party
 - Quit Claim of third party
 - If Property Damage:
 - Itemized list of damaged property/ies
 - Photographs of the Damage Item
 - Repair Estimate / Replacement of damage item/invoice/quotation
 - Quit Claim of Third Party
- E. Accident Insurance**
 - If Accidental Dismemberment and/or Disablement:
 - Certified true copy of Certificate of Confinement or Medical Certificate
 - Statement of Account/ hospital billing and records of confinement (original copy)
 - Operating room report (if an operation was done)
 - Certification from the attending physician if total disability
 - Picture of claimant with the affected part
 - If Accidental Death:
 - Valid I.D. of the Insured golfer and his/her beneficiary
 - PSA Death Certificate (original and authenticated)
 - Affidavit of how accident happened or duly notarized police report
 - Certified true copy of Post Mortem exam if claimant died in the hospital

- PSA Marriage Certificate (original and authenticated) – if beneficiary is spouse
- PSA Birth Certificate of claimant (original and authenticated) – if beneficiary is parent/child
- PSA Birth Certificate of claimant and beneficiary (original and authenticated) – if beneficiary is brother/sister
- Filled out Client Information Sheet of beneficiary

12. How can I contact customer service if I have questions about my Golfer's Insurance policy?

For inquiries, please feel free to contact us via our trunkline number at (02) 8628-8628 or by sending an email to Malayan's Customer Experience (CX) Center at cxm@malayan.com. You may also reach out to your dedicated Malayan Insurance accredited agent for assistance and information.