

2025 Ladies Village Cup: Conditions of Competition

Eligibility - Any female resident of The Villages age 45 or older, with amateur status and with a valid Villages GHIN handicap may register for any team. Captains are responsible for validating eligibility for each player on their team prior to the sign-up deadline.

Green Fees - All players pay the appropriate green fees and cart fees on the day of play for each round played in the competition.

Team Size - Each year the number of players per team, number of matches and points required to win the competition can be adjusted at the discretion of the Committee based on the number of players that register.

Registration - Within the registration period, a player may sign up using the approved registration method (e.g., online or on-site at a country club as approved by the Captains Committee each year of play). Players have two options for signing up:

1. A player may choose to register as a player for a particular club to play for and sign up for that team, OR
2. A player may sign up for the Substitute List. The Substitute List is for those who do not make the cut for the team size of their preferred team, do not want to commit to two weeks of play.

Fee Payment: Players assigned to a specific team, after Handicap Compliance is confirmed, will pay their registration fee either by calling or visiting the host club.

Qualifying for a team - Team Size each year will be determined by the Ladies Village Cup Captains Committee.

- Players must have an active Villages GHIN, be an amateur golfer, minimum age of 45, and have a Villages ID
- Eligibility for participation will be determined after registration closes, after Handicap Compliance is confirmed, and payment of the Registration Fee is paid by the due date.
 - Any player determined (after defined timeframe for appeal) to be Non-Compliant (NC) or Not Enough Play/Non-Compliant (NEP/NC) is ineligible to participate in the tournament. The definition of Non-Compliant is any player posting less than 70%* of rounds played in The Villages during a specified 90 day period of time.
 - If the player has played **9 or more rounds** and posts less than 70% of those rounds, she will be deemed to be NC (Non-Compliant).
 - If the player has played **less than 9 rounds** and posts less than 70% of those rounds, she will be deemed NEP/NC (Not Enough Play/Non-Compliant).
 - Any player who does not pay their registration fee by the predetermined deadline is ineligible to participate and will be withdrawn from the tournament.

*Note: 70% is the threshold for compliance defined by the Handicap Committee for all residents of The Villages.

- Players for each team with the lowest GHIN (World Golf) Low Handicap Index as of the day after registration closes, will make up the members of the team. Ties will be decided by a draw.
- Captains reserve the right to finalize the team roster based on players availability.
- If a team has more than the number of players needed for that year's Team Size, the remaining players may choose to join the Substitute List. The Substitute List will be used to complete any team that has less than the identified number of players to complete the Team Size.
- A non-playing Captain or Co-Captain must be approved by the LVC President. If a Captain or co-captain does not qualify by handicap for their team, or has a medical reason for not playing in the tournament, they are eligible to request Non-Playing status for the current tournament year. Other situations may be considered for approval by the LVC President. In the event a team has a non-playing Captain or Co-Captain and, on any given day of play, the team does not have the

2025 Ladies Village Cup: Conditions of Competition

required number of players to play the matches, the non-playing Captain or Co-Captain has the right to become a player at any time during the tournament.

Substitute List - The Substitute List will be managed by the Competition Committee Lead as follows:

Post Registration

- If there are teams that do not have the identified maximum number of players to complete the Team Size, Substitute List players available to play all days of competition will be assigned to fill open spots on teams with less than the required number of players to complete the Team Size.
- When one or more teams needs a player, The Committee will use team order of finish (last to first from the previous year tournament) to assign players. This process will continue until all teams have the number of players needed to complete the Team Size or until all available Substitute List players (and willing to play for the team requiring a player) have been assigned.
- Substitute List players available to play all competition days will be ranked in GHIN (World Handicap System) Low Handicap Index order, lowest to highest. These players will have priority for filling a team need.
- Substitute List players that are not able to play on all competition days will be ranked in GHIN (World Handicap System) Low Handicap Index order, lowest to highest. These players will be assigned to teams that are still in need of players to reach the Team Size once all fully available Substitute List players have been given the opportunity to play.

Post-Registration & Pre-Competition Dropouts

- If a team drops below the identified Team Size before the start of competition and the player(s) will not be able to return, the next ranked available player from the Substitute List, if any are available, will be assigned to that team, if requested by the Team Captain.

During Competition

- If any team drops below the maximum Team Size, the next available Substitute List player, if any are available, will be assigned to the team if the captain requests a player. This player may remain on that team for the rest of the competition, unless the original player drop is a temporary situation and keeping the substitute player will bring the team over the maximum team size (original team player will be able to return). If any team drops below the minimum of 14 players, for four-ball and alternate shot, the team can have a single player play in a match for the team. However, for singles, the team will need to forfeit any match for which they don't have a player.

The Competition

Format: The tournament is a team match play competition conducted in two stages across two weeks. The first week, Elimination Rounds, consist of three days of play where all teams compete in matches to accumulate points for their teams. The six teams accumulating the most team points will earn the opportunity to move on to compete in the second week, which is the Finals.

Elimination Rounds: Teams will compete in three days of match play. On Day one each team will compete in rounds of Four Ball Match Play, on Day Two each team will compete in rounds of Foursomes (Alternate Shot) Match Play, and on Day three each team will compete in rounds of Singles Match Play.

Finals Rounds: The number of teams advancing to the week of Finals will be determined as half the teams that participate in Elimination Week (with rounding up if needed to create even numbers of

2025 Ladies Village Cup: Conditions of Competition

matches). These teams will have their team point totals reset to zero and then compete in three days of match play. On Day one each team will compete in rounds of Four Ball Match Play, on Day Two each team will compete in rounds of Foursomes (Alternate Shot) Match Play and on Day three each team will compete in rounds of Singles Match Play.

Scoring: Scoring will be done on a point-per-hole basis (18 available points in each match) and an overall match basis (1 available point for each match or accelerator point), with each match worth a total of 19 points. All 18 holes will be played in each match. For each hole, competitors can earn 1 point for a win, 1/2 point for a tie or 0 points for a loss of hole. Competitors can also earn an additional point of 1 for a total match win, 1/2 point for a total match tie, or 0 points for a total match loss. All points earned by competitors in a match, both individual hole points and match points, will go towards their team's total score. Team total scores will be an accumulation of points won in all competitor matches across the three days of play. In the Elimination Round (week one), the top 50% of teams (or top 50% number of teams rounded up to create an even number of matches) accumulating the most total team points advance to Finals Rounds. Team points of the advancing teams are reset to zero between the Elimination Rounds and the Finals Rounds. In the Finals rounds, team points accumulate in the same manner as they did during the Elimination Round. The top team accumulating the most total team points will be declared the overall Champions. The team accumulating the second most total team points will be declared Second Place winners. The team accumulating the third most points will be declared Third Place winners.

Tie Break Process

Elimination Week (1st week) of the tournament, the following steps will be used to break ties to identify the top 8 teams to advance to the Championship Week:

1. Look at Total Matches won - highest number wins
2. If no winner in step 1, look at the total number of matches won by the tied teams against each other. The team with more head-to-head wins will win.
3. If no winner in step 2, flip a coin to determine the winner

Championship Week (2nd week) of the tournament, it was agreed by the Captains' Committee that the 2nd week tie breakers will use the following steps:

1. Three Players chosen by each team captain from the tied teams will play three holes. The team with the highest number of holes won will be declared the tournament winner.
2. If no winner in step 1, look at the total number of matches won by the tied teams against each other. The team with more head-to-head wins will win.
3. If no winner in step 2, the teams will be declared co-winners.

Handicap Allowances – USGA recommendation for Handicap Allowances will be used for all formats:

- Four Ball Match Play: 90% of each competitor's Course Handicap
- Alternate Shot (Foursomes) Match Play: 50% of combined team Course Handicap
- Individual Match Play: 100% of Course Index
- Within a pairing, the maximum number of strokes between team members' Course Handicaps cannot be greater than six, per USGA guidelines. During partner competition events (Fourball and Foursomes (Alternate Shot), if the spread between partner's Course Handicap exceeds six, the higher handicap player's Course Handicap will be reduced until the maximum allowed six-point spread is achieved. It is recommended that captains keep the Handicap Indexes of partners within five strokes to ensure the maximum six strokes after course handicaps are applied without additional strokes loss adjustments. Or alternatively, calculate the Course Handicap in advance.
- Playing Handicaps will be calculated off the lowest handicap in each match pairing. For any Plus Course Handicap Player, the lowest playing handicap(s) will be brought to zero, and all

2025 Ladies Village Cup: Conditions of Competition

other player(s) in the same match will have their playing handicap(s) adjusted up by the same amount.

Players:

- Players will be selected by each captain to participate in each round, pairs (partners) for the Four Ball and Alternate Shot rounds and individual players for the Singles round.
- Captains may pair different players as partners for each round or keep the same pairs.

Substitute Players:

- After the pairings, a substitute player (SP) can replace a player who cannot play due to illness, injury, or other emergency. The substituted player must play at the lower of their Low Handicap Index or the Low Handicap Index of player that they are replacing. The scorecard is changed to reflect the course handicap for the substituted player. If the substitution creates a pairing where the spread between course handicaps of the two players in the pairing exceeds six, the higher handicap player's course handicap will be reduced to achieve a spread no greater than six.
- Before play starts, the captain notifies the Competition Committee who notifies the Country Club staff. The Registration/Scoring table prepares a new scorecard reflecting the Substitute Player's course index, or reduced course index if necessary. Substitution must be made as follows (per the USGA):
 - If a player misses the first hole in match play, she forfeits the hole. If she misses the second hole, she is disqualified.
 - However, in Four Ball, a single player may play without her partner. The partner or her replacement must show up by the 2nd tee in order to play in the match. The Team Captain will have the right to add a player up until the 2nd hole.
 - And in Foursomes (Alternate Shot) per Rule 22, a single player may play without her partner in a Threesomes match where the individual player competes against a side of two partners who play alternating shots. The partner or her replacement must show up by the 2nd tee in order to play in the match. Captain will have the right to add a player up until the 2nd hole.
- During play, if a player needs a substitute and one is available, the competitors will immediately call the Head Rules Official who will work with the Registration/Scoring Table and Course Golf Pro to adjust the scorecards. Play is discontinued until new strokes are marked on the match scorecards. Players wave groups behind through until the match resumes.

Pairings:

- Team Captains must submit pairings for each round by agreed upon Timelines (e.g., 12 noon 3 days prior to kick off meeting, or 9PM of each day of play). For any day where the captain (or their co-captain or other designee) does not return their pairings on time, the competition committee will use the pairings from the previous day of play to create pairings. If the captain does not return pairings for the first day of play in a week, the competition committee will use the first players on the team roster from lowest to highest handicap to select the number of players needed, and will pair players in that order.
- Pairings will be accomplished through use of the LVC Pairing Program which will rank competitors by Low Handicap Index (Low Handicap Index of the two players for partners) and then pairs players to randomly create pairings of similarly skilled competitors resulting in the minimization, to the extent possible, the number of strokes given/received in a given match, minimizing the number of times a team plays against another team, and minimizing the number

2025 Ladies Village Cup: Conditions of Competition

of times players play against one another. The goal is to foster as much equity as possible across all matches, to the extent possible.

- The pairings for each team competing in the Four Ball and Foursomes (Alternate Shot) matches may compete against pairings of any variety from the other teams in the tournament. No pairing will ever compete against a pairing on their own team.
- The individuals for each team competing in the Singles matches may compete against competitors of any variety from the other teams in the tournament. No individual will ever compete against a competitor on their own team. Singles matches will be grouped together into tee times containing four players, in other words, each tee time will have two separate singles matches competing. Tee times may or may not include separate singles matches with competitors from the same team.
- Pairing sheets must be presented by the Competition Committee to the Golf Professional as soon as possible, but no later than noon the day before the match.

Format Details - Elimination and Finals Week - The competition format is the same during each week of competition

- Day 1 round is Four Ball match play. (The better ball of each side.)
- Day 2 round is Foursomes (Alternate Shot) match play- 1 player tees off on all even holes, the other on all odd holes. This choice is made by the players.
- Day 3 round is Singles match play. If two teammates happen to be competing in separate singles matches in the same tee time, a player may not ride with her teammate. They must ride with their opponent. The two singles matches are completely separate matches, therefore any advice between players competing on the same team is prohibited.

General

- Captains are responsible for informing the players on their teams of the rules contained within the Condition of Competition.
- All play will be from the Green tees.
- Caddies are not permitted.
- Use of a motorized golf cart is required for all competitors.
- There will be only one Captain or other team player designated as the On Course Advice-Giver per team on course per day. Only Captains who are not or are no longer actively competing in a match may give a team member advice. During the times that Captains are on the course competing, a non-playing team member may be designated as an “Acting” Captain and must be identified to the rules committee before the beginning of competition each day. Captains/Advice-givers are not to approach players to give advice on a particular shot during play of a hole. They are only able to give advice **between holes**.
- Player handicaps may be peer reviewed prior to the tournament. Any player found to be out of compliance with The Villages Handicap Committee requirements for posting scores will be subject to penalty. A player found to be out of compliance may present a reasonable explanation for being out of compliance and the tournament committee will determine acceptance or not of the explanation. Players found to be out of compliance are not permitted on a team roster.
- Drop areas will be in effect throughout the entire event.
- Local and USGA rules apply.
- The one ball rule is not in effect.
- **Match Over** – All matches will play 18 holes, unless the match is halted by the Rules Committee. Final match point totals must be immediately turned in to the official scorekeeper. Players must post their score to the GHIN system when the match is complete. If a player does

2025 Ladies Village Cup: Conditions of Competition

not post their score the day of play, the committee reserves the right to adjust the player's Competition Handicap Index for the tournament.

- **When Competition Is Final:** The competition is final when the trophy has been presented to the winner or, in the absence of a prize ceremony, when all scores have been approved by the Committee.

Pace of Play - Pace of Play is set for a round based on the course in play for a particular day of competition as noted on the respective course scorecard as time to play a round.

- Hole end times will be shown on each scorecard.
- There will be No Warnings Given.
- We will Evaluate pace of play at each player's 5th and 14th holes
 - After Hole 5, if the match is behind time AND more than 15 minutes behind the group ahead of them, the players will be told to halve & skip Hole 6 and move on to play hole 7
 - After Hole 14, if the match is behind time AND more than 15 minutes behind the group ahead of them, the players will be told to halve & skip Hole 15 and move on to play hole 16
 - If an On-Course Captain or any player in the match has called for a rules official to monitor & the rules official can determine that one team/individual is clearly in violation of timely play (e.g., >40 seconds/shot, or excessive time to play (>3 minutes ball search, etc.), instead of halving the 6th or 15th hole, that team will incur loss of hole penalty, and players still pick up the ball & move on to next hole

Suspension of Play or No Play –

- A decision to suspend play either prior to the start of play or during play due to dangerous weather, course conditions or darkness will be made jointly by the Host Facility Manager and the Rules Committee, and Executive Committee representatives. They are also jointly responsible for resumption of play following a rain delay. Rain in itself is not a reason for suspension of play.
 - ONE weather app “My Lightening Tracker” to be used across all sites/pros.
 - LVC Logistics Committee will work with Golf Admin to determine a safe place for players to gather during a weather emergency for each course.
 - Minimum distance when safety policy activated (10 Miles) & based on weather report & speed of weather incoming determine when play will be suspended.
 - Course Pro, LVC Exec Committee Representative, and Head Rules Official will work together to implement Weather Emergency Process.
 - If serious weather, all play must cease immediately. You may mark the location of your ball, but must NOT take another stroke.
 - Play will resume no sooner than 30 minutes after lightening is again outside the safety limit
 - LVC Exec Committee Representative will communicate to Team Captains the status of weather delays (verbal & text).
 - Captains will update & let their teams know if/when play will resume.
- If play cannot resume:
 - If at least 9 holes have been completed by all matches, count the lowest common denominator of holes completed using the simplified method to score (count only those common holes completed by all players) to score this tournament day.
 - If all teams have not completed 9 holes, take the common number of team matches, using at least 51% of the matches, completed at 9 holes or beyond, and count those matches to score this tournament day.

Posting Scores – Players are required to post their Fourball and Singles Match Play scores on the day of play. For unfinished/picked up holes, player is to enter the score they most likely would have made, or hole by hole scores per World Rules of Handicapping. Players who fail to post their rounds in a timely

2025 Ladies Village Cup: Conditions of Competition

fashion are subject to action at the discretion of the Ladies Village Cup Committee, which may include an adjusted handicap for the duration of the tournament.

Advice by the Captain or Alternate Advice Giver can only be given between holes: Questions regarding scores, etc. of matches should wait until play is completed on a hole to avoid unintentionally giving advice, to avoid the appearance of giving advice, as well as to avoid delaying play of a hole.

- First Breach - Warning to Captain/Alternate Advice Giver while Captain is playing
- Second Breach - Loss of Hole to players for the hole involved

LVC Spectator Guidelines –

- Spectators attend LVC events at their own risk.
- Spectators are not permitted to ride with a competitor at any time during play of a match; must remain on cart paths and grassy areas on the opposite side of the path; are NOT permitted anywhere on the course (e.g., tee boxes, fairways, bunkers, or greens) at any time during the play of any match.
- Spectators must stay 50 feet away from players and must silence all cell phones at LVC events.
- Spectators should remain one shot ahead of the group they are following.
- If a player miss hits a shot and the ball lands by a spectator's cart or feet, leave it there. If the ball lands in a spectator's cart, please leave the cart where it is until the players determine how to resolve or can get a ruling from LVC Rules Official – PLEASE do not touch the ball!
- LVC Rules officials must be the only individuals who give rulings to players when needed.
- Spectators must never touch a ball during play. Spectators who interfere with play (e.g., pick up players ball, clean area around players ball, etc.) risk loss of hole for the player (1st occurrence)
- Spectators (including team members providing food/drinks) are allowed to carry medicine, food, drinks, umbrellas, etc. and may share them with players ONLY IN BETWEEN HOLES

Distance Measuring Devices – Players may use a device to measure distance. If during a stipulated round, a player uses a function to measure other conditions that might affect play (e.g., gradient, wind-speed, temperature, etc.), that player incurs the Loss of Hole penalty.

Cell Phones/Texting - Except for emergencies, a ruling, viewing the tournament leaderboard (if available) or use as a distance measuring device, cell phone use (phone calls/texting) is not permitted during the stipulated round. Players who have a specific identified medical/urgent/tournament need can review with the Head Rules Official prior to play to request an exception which, if approved, will be communicated to all Rules Officials.

Forfeit or Disqualification Penalty–

- Partners/Individual Forfeit/Disqualification before a match –
 - If both partners before a Fourball or Foursomes (Alternate Shot) or an individual before Singles Match Play are unable to start their round and no substitute is available to start the round or join the round within 5 minutes of their tee time the team is disqualified from that match. If they arrive within 5 minutes of the tee time, the penalty is loss the 1st hole for the late player(s) and the match moves on to Hole 2.
 - If one partner before a Fourball or Foursomes (Alternate Shot) Match Play is unable to start their round and no substitute is available to start the round or join the round by the time anyone in the match tees off on the 2nd hole, neither the original player nor a substitute player may join the match.
 - If both partners during a Fourball or Foursomes (Alternate Shot) or an individual during Singles Match Play are unable to complete their round and no substitute is available to continue the round, or for an egregious breach of the Code of Conduct, the following scoring will result for the team not disqualified:

2025 Ladies Village Cup: Conditions of Competition

- Per meeting minutes from Aug 19, 2021 Captains Committee Meeting, the team not disqualified will be awarded 11 points = 10 points for the match + 1 accelerator match point
- Team Withdrawal/Forfeit/Disqualification – If a team is unable to continue participation in the Ladies Village Cup, the Captains Committee, with assistance from the Rules Committee, will readjust the impacted matches by re-assigning the pairs with the lowest handicap differences to matches. This includes recalculating course handicaps, and partner handicaps, if appropriate, using the handicap data available within the system. Any matches that can be reassigned among remaining playing teams, then this will be done.

Advice/Appearance of Getting/Giving Advice - is Not Permitted During the Tournament except for the designated advice giver. It is also, by rule, a player's responsibility to stop a spectator from giving advice (e.g., what they're doing wrong with their swing, conditions ahead, etc.). Violating this rule is considered a code of conduct violation. While it is up to all players to play with integrity during all matches and call penalties on themselves for violations of the Conditions of Competition, it is the Committee that must establish the level of penalty for a Code of Conduct violation.

- A player may call out the score of a hole, and acknowledge the spectators. Other than between holes when interacting with their captain, it is up to the player to discourage conversation and avoid the appearance or opportunity for advice to be given. It is best to have opponents nearby to ensure they understand the level of interaction. Since this is match play, if a player believes that an opponent has violated this rule, the player should tell their opponent(s) at that time (before teeing off on the next hole) that they are requesting a ruling, and contact the Head Rules Official. Player(s) and opponent(s) should continue play, including moving to the next hole, until a Rules Official arrives.
- A Rules Official will discuss with the group and if she/he finds a violation, will issue the following:
 - 1st instance: verbal warning; 2nd instance: 1-stroke penalty; 3rd & all subsequent instances: loss of hole
- Rules Officials will track levels of penalty given to any match/team/player and communicate with each other so that play is monitored, as much as possible, throughout the round since officials may have to attend to other situations around the course.

Scorecards – Please be courteous and ensure that a player from each team (or each player in Individual Match Play) returns both scorecards to scoring immediately after play AND please remain in the scoring area until your scorecards are validated for completeness and correctness. Also, there are penalties for returning an incomplete, or/and incorrect scorecard and leaving the scoring area:

- Signed a scorecard for higher score than actual strokes taken & left scoring area = higher hole score counts & may change win/loss outcome of that hole
- Signed scorecard for a hole score lower than actual strokes taken & left scoring area = loss of hole

Rules Committee – Rules Officials have been designated by the Ladies Village Cup Committee and identifiable on course as described in the Notice to Players. The LVC designated head rules official has final authority on any rulings.

Code of Conduct – Golf is a sport in which high standards of conduct are expected from players. Players are expected to play in the spirit of the game by acting with integrity, showing consideration to others and taking good care of the course. The Captains Committee has the authority to disqualify a player from the current event and/or all future Village Cups for any serious misconduct that is contrary to the spirit of the game.

Venue – Each year the event location(s) will be determined in coordination with Golf Administration of The Villages and will need to take into consideration availability of courses, grounds maintenance, etc., trying to utilize different courses and/or different geographical areas within The Villages each year.