

Golfstar
Insurance Plan

錦標
高爾夫球保險計劃





Golfstar Insurance Plan

Worldwide protection lets you grab the chance to win

Designed exclusively for golfers like you, Golfstar Insurance Plan insures you and your golf equipment worldwide. No other similar policy offers so much, it even covers you against your bar tab!

We cover you against public liability

Concentration on the game is the key when playing golf - which is why you may sometimes forget other people or property, such as the clubhouse window, or a spectator who strays into the path of the ball. That's why Golfstar Insurance Plan covers you worldwide against public liability up to HK\$10,000,000 for bodily injury or damage to property caused by playing golf.

We take care of your golf equipment and personal effects

To help you keep your mind fully on your game, Golfstar Insurance Plan covers loss of or damage to your valuable golf equipment and personal belongings while you're at the golf club, up to HK\$30,000 per year. Even globe-trotting golfers can have peace of mind, since your golf equipment is also insured against loss or damage while in transit anywhere in the world.

Hospital cash benefit up to HK\$50,000

Relax! Cover of up to HK\$50,000 per year is included if you are injured whilst playing golf and have to stay in hospital. A cash payment of HK\$750 per day will be made for each day you are hospitalized.

Personal accident protection up to HK\$1,000,000

Accidents can happen, so it's reassuring to know that you are indemnified against death, paralysis, loss of limbs or loss of sight caused while playing golf, up to HK\$1,000,000.

Cash rewards for you to celebrate your hole in one!

Drinks are on us! Now that you can keep your full attention on the ball, we are sure that your game will be better than ever. When you "hole out in one", we will even reimburse your bar expenses up to HK\$3,000 so that the whole club can celebrate together with you. Congratulations!

Comprehensive protection extends to your family members

To keep it in the family, the cover also extends, at no extra cost, to any of your immediate family members who are living with you. Coverage is available for those aged up to 70.

Make up your mind now to perform at your best

The premium is just HK\$800 per year to bring your insurance portfolio up to par. Apply today to tee off with Golfstar Insurance Plan.

Benefits table

| Coverage | Maximum benefits (HK\$) |
|-----------------------------------|----------------------------------|
| Public liability | 10,000,000/ year |
| Golf equipment & personal effects | 30,000/ year (3,000/ article) |
| Hospital cash | 50,000/ year (750/ day) |
| Personal accident | 1,000,000* |
| Hole in one | 3,000/ event |

*Benefits for children below 16 are limited to \$100,000 under personal accident benefit.

7-Day claims processing guaranteed

Zurich Insurance will settle your claims within 7 working days, once we have received all the required documents. Simply follow this simple claims procedure:

- Inform Zurich Insurance after the incident by phone, fax or mail as soon as possible.
- Complete and return the claim form along with all necessary documents to Zurich Insurance.

Note:

Benefits for children below 16 are limited to \$100,000 under personal accident benefit.

Major exclusions of this policy:

Accidents caused by war, diseases, physical injury and pre-existing conditions incurred before the period of insurance; injury or illness caused by childbirth, alcoholism or abuse of drugs; or any agreement by the insured to pay any sum by way of indemnity without the consent of the insurance company.

This leaflet is only a summary and does not constitute any part of the contract. For full terms and conditions and exclusions, please refer to the policy document itself. Zurich Insurance Company Limited reserves the right of final approval.

About Zurich

Zurich Insurance Group (Hong Kong) is part of Zurich Financial Services Group, the world's largest Swiss insurance-based financial services provider¹ and a Fortune Global 500 company². The Group achieved business operating profit of over HK\$40 billion in 2008³. Our financial strength is built on a prudent and focused business strategy. We are rated "AA-" by Standard & Poor's⁴. In Hong Kong we offer a full range of general insurance solutions for individuals as well as companies.

¹ Measured by a composite ranking for sales, profits, assets and market value, source: The Forbes Global 2000, April 2009

² In terms of revenue, source: Fortune Global 500, July 2008

³ Zurich Annual Report 2008

⁴ As of 29th June 2009

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「錦標」高爾夫球保險計劃

全球保障，掌握致勝之道

「錦標」高爾夫球保險計劃專為愛好高爾夫球運動的人士而設，保障範圍最廣，保額確勝一籌。就連祝捷費用亦能設想周到，使您擊球時心無旁騖，發揮最佳潛能。

公眾責任，為您一力承擔

全情投入乃高爾夫球的致勝關鍵，但一些難以估計的意外卻隨時可能發生，例如無意傷及球道上的觀眾或打爛球會的玻璃窗等。所以，「錦標」高爾夫球保險計劃特別顧及在運動過程中引致的第三者受傷及財物損毀，保障額高達港幣10,000,000元。

球具財物，時刻照顧周到

為了令您打球的時候更加專心一致，「錦標」高爾夫球保險計劃同時為您貴重的高爾夫球用具及隨身私人物品提供萬全保障，每年的保障額高達港幣30,000元，不論在高爾夫球會或世界其他地方都可獲得保障，喜歡周遊列國的高爾夫球愛好者以後就可安枕無憂了。

意外住院現金保障高達港幣50,000元

若於進行高爾夫球運動期間，因意外導致任何身體損傷，入住醫院，可獲得每日港幣750元的住院現金津貼，每年總額高達港幣50,000元，助您妥善治療，早日康復。

個人意外保障高達港幣1,000,000元

即使是萬中無一的意外事故，例如於打球期間因意外導致死亡、癱瘓、傷殘或失明等，「錦標」高爾夫球保險計劃都可給予周全保障，保障額高達港幣1,000,000元。

一棒入洞，為您祝捷慶功

享有周全保障，您便可將全副精神放在打球上，球技盡情發揮。一旦創下一棒入洞的佳績，「錦標」高爾夫球保險計劃即會撥出港幣3,000元現金獎，讓您與親友暢聚慶功。不論您在世界任何地方取得佳績，我們都樂意為您慶賀。

周全保障，家人同時享有

如此妥善周全的保障，當然要與家人共同分享。「錦標」高爾夫球保險計劃可為與您同住的直屬家庭成員免費提供保障，受保者年齡最高可達70歲，照顧全面。

當機立斷，發揮最佳表現

每年只需港幣800元，即可獲得妥善周全的「錦標」高爾夫球保險計劃，打球倍感輕鬆，表現更見揮灑自如。請即把握投保良機，揮出決定性的一棒！

保障範圍一覽表

| 保障範圍 | 最高保障額 (港幣/元) |
|------|------------------------|
| 公眾責任 | 每年10,000,000 |
| 球具財物 | 每年30,000 (每件最高賠償3,000) |
| 住院現金 | 每年50,000 (每天750) |
| 個人意外 | 1,000,000* |
| 一棒入洞 | 每次3,000 |

*16歲以下小童可獲港幣100,000元個人意外保障。

七天特快賠償承諾

若所需文件齊備，蘇黎世保險可在七個工作天內辦妥賠償事宜。而申報賠償只需以下簡單步驟：

- 事發後盡快以電話、傳真或郵遞通知蘇黎世保險有關情況。
- 填妥賠償申請表格連同一切所需文件寄回蘇黎世保險。

注意事項：
16歲以下小童可獲港幣100,000元個人意外保障。

主要不承保事項：
因戰爭引發的意外、在受保前已有之疾病或損傷、因分娩、酗酒或濫用藥物導致的傷病或受保人未經本公司同意而已經同意支付任何款項以作之賠償。

本宣傳資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的內容細則及不承保事項將詳列於單之內，蘇黎世保險有限公司保留最終批核權。

關於蘇黎世

蘇黎世保險集團（香港）是蘇黎世金融服務集團轄下之機構，蘇黎世金融服務集團歷史悠久，乃全球最大的瑞士保險金融服務集團¹及財富雜誌《Fortune》全球500大企業²。2008年業務經營盈利超過400億港元³。集團的財務實力建基於穩健及專注的業務發展策略，財務實力更獲標準普爾給予“AA-”評級⁴。蘇黎世保險集團（香港）致力為個人及各大公司團體客戶提供全面一般保險方案。

¹ 以銷售額、盈利、資產及市值聯合計算。資料來源：2009年4月福布斯雜誌《Forbes》全球2000大企業排行榜
² 以收益計算。資料來源：2008年7月財富雜誌全球500大企業排行榜
³ 2008年度蘇黎世年報
⁴

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