



2023

HOLE-IN-ONE
PROGRAM
INFORMATION



prize indemnity underwriters inc.

Master Policy No: PIU995005

HOLE-IN-ONE INSURANCE

DECLARATIONS PAGE

INSURED INFORMATION:

Name: Professional Golfers Association of Alberta
Street Address: 517 – 23 Avenue
City: Calgary
Phone: 403-256-8894

Province: AB
Fax: N/A

Postal Code: T2M 1S7
email: robert.rouselle@pgaofalberta.com

AGENT/BROKER INFORMATION:

Name: NFP Canada Corp.
Street Address: #200, 17704 – 103 Avenue
City: Edmonton
Phone: 780-930-4391

Province: AB
Fax: N/A

Postal Code: T5S 1J9
email: wendy.roberts@nfp.ca

INSURED TOURNAMENT INFORMATION:

Insured Tournament Name: Per Certificate
Golf Club/Course Name: Per Certificate
City: Per Certificate

Province: Per Certificate

Postal Code: Per Certificate

Policy Period From: March 28, 2023

Policy Period To: November 30, 2023

12:01 a.m. Standard Time at the postal address of the Insured stated herein

Insured Hole No. Per Certificate
Number of Participants: Per Certificate
Number of Club Professional Participants: Per Certificate
Number of Touring Professional Participants: Per Certificate
Amount of Insurance: Per Certificate

Distance from Tee: Per Certificate

Total Premium: Per Certificate

Policy Fee: Per Certificate

Administered by: Prize Indemnity Underwriters Inc

THIS POLICY CONTAINS CLAUSE(S) THAT MAY LIMIT THE AMOUNT PAYABLE. PLEASE READ THE POLICY CAREFULLY

I. INSURING AGREEMENTS

The Insurer, in consideration of the payment of the premium, in reliance upon the statements on the Declaration Page made a part of this policy and subject to all terms, conditions, limitations and exclusions of this Policy and the riders and endorsement attached, agrees with the Insured as follows.

1. COVERAGE

The Insurer will indemnify the Insured in an amount not exceeding the Amount of Insurance stated in the Declarations Page, for the costs incurred in providing an award to the Participant who during the Insured Tournament makes the first Hole-In-One on the Insured Hole.

2. REINSTATEMENT COVERAGE

If a second Hole-in-One on the same insured Hole is achieved during the Insured Tournament, the Insurer will indemnify the Insured in an amount equal to the original Amount of Insurance, up to a maximum of \$50,000. For Amounts of Insurance in Excess of \$50,000 and to a Maximum of \$100,000, the Reinstatement coverage will be limited to \$50,000 plus 10% of the Prize value over \$50,000. Reinstatement will be awarded once only.

3. WARRANTIES

Violation of any condition set forth in the following Warranties shall render coverage provided by this Policy null and void.

It is hereby warranted and made a condition of this Policy that:

- a) The distance from the tee to the pin of the Insured Hole shall be indicated on the Declaration Page. Amateur Men must shoot from a Minimum of 160 Yards, Amateur Ladies must shoot from a Minimum of 150 Yards. Men and Ladies Club and Touring Professionals must shoot from a Minimum of 175 Yards on all insured Holes.
- b) A Hole Monitor / Spotter is not required for Prizes of \$5,000 or less. One non-biased tournament official / spotter at least 18 years of age must be stationed and monitoring play at each Insured Hole for prize values from \$5,001 to \$19,999. For values of \$20,000 to \$50,000 two spotters are required (Or one spotter and a video recording of the event) must be stationed and monitoring play on each Insured Hole. For Values of \$50,001 or more, two spotters are required, and the event must be recorded.
- c) No Practice attempts are allowed by any Participant at the Insured Hole on the day of the Insured Tournament. Only the Attempts for which a premium has been paid on behalf of each participant is eligible to win the Insured Hole-in-One award.

- d) The Insured shall observe and fulfill the Terms and Conditions contained herein or endorsed hereon.
- e) Certification of achievement shall be made on the score card of the Participant achieving the Hole-in-One by the Tournament Official monitoring play at the Insured Hole and all the Participants within the group in which the Hole-in-One was made.
- f) In the event of a successful Hole-in-one the winning Participant must finish the entire game of golf and complete his/her scorecard. All scorecards must be completed.
- g) The Insured Tournament shall be played in groups of three or four, no twosomes are allowed.
- h) A ball hit out of bounds, or into a water hazard, and replayed does not qualify (this becomes a Hole-in-Three).
- i) It is a condition of this Policy that the completed application shall form a part of this policy.
- j) All equipment and holes must conform to R.C.G.A. specifications as applied to professional and amateurs respectively. No part of the Insured Hole shall be specifically constructed, prepared or altered and no new pin placements can be created outside of where they are normally constructed in order to facilitate a Hole-in-One.
- k) The Tournament Official who witnessed the Hole-in-One must be the same person who executed the corresponding "Affidavit Form–Tournament Official"
- l) Professional golfers and club professionals are ineligible to participate in the Insured Tournament, unless named in the application and charged accordingly.
- m) If the actual conditions of the Insured Tournament differ in any way from those represented by the Insured to the Program Administrator, the Insurer incurs no liability unless such changes have been approved in writing by the Program Administrator prior to the commencement of the Insured Tournament.

II. DEFINITIONS

When capitalized in this Policy, the term:

1. "Attempt" means a Participant's striking of the golf ball and its uninterrupted and full path toward the Insured Hole, including retrieval when no longer in motion.
2. "Hole-in-One" means a hole made in one (1) Attempt from the tee of the Insured Hole.
3. "Insured" means the organization or individual stated on the Declarations Page.
4. "Insured Hole" means the hole or holes stated on the Declarations or as indicated in the attached Declarations Amendment – Multiple Holes/Amount of Insurance.

5. "Insured Tournament" means the event, for which insurance coverage was granted, as stated on the Declarations Page.
6. "Insurer" means Echelon Insurance.
7. "Participants" means any individual(s) entered and playing in the Insured Tournament for which a premium has been paid
8. "Program Administrator" means Prize Indemnity Underwriters Inc.
9. "Tournament Official Witness" means a witness who is a non-participant and who is eighteen (18) years of age or older. The Tournament Officials are appointed by the Insured to adjudicate the Insured Tournament and has signed the "Affidavit Form – Tournament Official Witness" prior to the commencement of the Insured Tournament.

III. EXCLUSION

This policy does not apply to any claim arising out of fraud, collusion, dishonesty or misrepresentation.

IV. TOURNAMENT CANCELLATION

If the Insured is forced to cancel the Insured Tournament due to inclement weather or vandalism to the Golf Course or when access to the Golf Course is prohibited by order of civil authority, the Insurer will cancel the policy /certificate providing:

1. The Insured Tournament was cancelled due to inclement weather or vandalism to the Golf Course Or that access to the Golf Course was prohibited by order of civil authority.
2. None of the participants have made a Hole-in-One on the Insured Hole.
3. No Attempts have taken place on Insured Hole.
4. We receive in writing (e-mail) a statement describing the reason for cancellation and indicating that the none of the participants have made a hole in one on the insured hole and no attempts have taken place on the insured hole.

The Insurer (at their discretion) will waive any fees and Premium in this case.

If the tournament is re-scheduled for a later date a new certificate / policy will be issued at that time charged accordingly.

V. INSURED'S REQUIREMENTS AFTER LOSS

Upon the occurrence of a Hole-In-One to which the Policy may apply, the Insured shall:

1. Deliver within 24 hours or the next business day, to the Insurer notice containing suitable information to allow the Insurer to identify the Insured and Policy.
2. Make no admission of liability, without the prior written consent of the Insurer, beyond completing a "Hole-in-One Claim Form".
3. File within forty-five (45) days after the date on which the Hole-in-One was made a written proof of loss containing, **but not limited to** the following:
 - a) Certification by the Insured that the award was made and in what amount, along with the identity of the Participant receiving the award.
 - b) The score card of the Participant receiving the award containing the certification required under Insuring Agreements 3 e) and f) and g)
 - c) Certification by a club professional that the distance from the tee to the pin of the Insured Hole where the Hole-in- One was achieved was the distance stated on the Declaration Page.
 - d) A completed "Affidavit Form – Tournament Official" form as provided by Insurer
 - e) Completed claim forms as provided by Insurer.

VI. CO-OPERATION OF THE INSURED

The Insurer shall have the right and opportunity to make such investigation as it shall deem necessary of any claim and the Insured shall cooperate with the Insurer and shall make available to the Insurer at all reasonable times its books and records pertaining to the said claims.

VII. ASSIGNMENT

Assignment of the interest under this Policy is not allowed.

VIII. TERMINATION

1. This Policy may be terminated by the Insured prior to the effective Policy date by submitting notice to the Insurer. Such notice is to be received by the Insurer a minimum of three (3) days prior to the start of the Insured Tournament. The Insurer will then refund to the Insured the premium in full as stated on the

Declarations Page. There will be a policy fee of \$50.00 for cancellation made payable to the Program Administrator.

2. This Policy may not be terminated by the Insured after the effective Policy Date.
3. This Policy may not be terminated by the Insurer.
4. The Insurer may, at their discretion, waive the cancellation fee.

IX. REPRESENTATIONS

The statements on the application, submission and on the Declarations Page are material to the acceptance of the risk and are declared by the Insured to be true. This Policy is issued in consideration of such statements and the payment of the premium. By the acceptance of this Policy, the Insured agrees that it embodies all agreements existing between the Insured and the Insurer or any of its agents relating to this insurance.

X. PROMOTIONAL RELEASE

Names and likeness of the Insured and winning Participant(s) may be used by the Program Administrator for promotional purposes without compensation to either Insured or winning Participant(s).

XI. UNDERWRITER

Underwritten by:

Echelon Insurance
2680 Matheson Blvd. East, Suite 300
Mississauga, ON
L4W 0A5

Administered by:

Prize Indemnity Underwriters Inc.
9692 Danforth Road East
Cobourg, ON
K9A 4J8

This Policy shall not be valid or binding unless signed electronically by a duly Authorized Representative of the Insurer

SIGNED:

Corey McNichol

PRIZE INDEMNITY UNDERWRITERS INC.

DATE:

March27,2023

Applications

Insurance can be purchased from a minimum of \$1000 to a maximum of \$100,000 CDN, however, PGA of Alberta must receive all applications for holes under \$50,000 CDN at least one day prior to the start of the event. All applications for holes over \$50,000 CDN require a special quote from the Insurance company and require **A MINIMUM OF 3 BUSINESS DAYS** prior to the start of the event for the quote to be prepared. The PGA office is open from 8:30 am to 4:30 pm Monday through Friday. The office is closed on all statutory holidays.

If there is a rainout or cancellation – you must let the office know prior to the scheduled tee time or your event will not be credited or refunded.

The PGA of Alberta must be notified, prior to the start of the event, of any changes being made to a policy. Failure to do so may result in a **denied claim**.

Price

Any denomination from \$1000 to \$50,000 per hole can be purchased online. Should you wish to purchase more than \$50,000 per hole, please contact the PGA of Alberta for a quote. On coverage up to \$100,000, PGA of Alberta Members will always receive the best possible premium from Foster Park Brokers Inc.

Go to www.pgaofalberta.com > My Account> MyHole in One at any time to register your Hole-In-One event online. Organize and set up all of your events at the beginning of the season and modify them based on any changes that occur throughout the year.

Minimum Yardages

The Insured hole(s) shall remain in its normal position in regards to tee box and green. Modified holes are not permitted unless agreed to by the Insurer and specifically stated on the declaration page.

For any coverage up to \$50,000, the minimum yardage is 150 for amateur ladies and 160 for all amateur men. Professionals are not included in this coverage. If you want coverage for Professionals, please contact the PGA of Alberta office for a quote.

Professional may be made eligible with the underwriter's approval and must play from a minimum of 175 yards. The PGA of Alberta must be notified of any pros **AT LEAST 3 BUSINESS DAYS IN ADVANCE OF THE EVENT**. Please note that an additional charge will be applicable.

For an event that has more than one flag on the same green, the flags **MUST** be at least 10 yards apart.

Field Size

Minimum field size is 32. The maximum field size is 199 players. Each group requirement is no less than a threesome.

****Call or email for a quote if field size is smaller or larger than the numbers above.****

If the Insured understates, intentionally or otherwise, the number of participants in the Insured Tournament, the claim may be denied or the payment may be limited.

Making A Claim

Upon the occurrence of a Hole-In-One to which the Policy may apply, the Insured shall:

1. Deliver within 24 hours or the next business day, to the Insurer, notice containing suitable information to allow the Insurer to identify the Insured and Policy.
2. Make no admission of liability, without the prior written consent of the Insurer, beyond completing a "Hole-In-One Claim Form."
3. File within forty-five (45) days after the date on which the Hole-In-One was made a written proof of loss containing, but not limited to the following:
 - a. Certification by the Insured that the award was made and in what amount, along with the identity of the Participant receiving the award.
 - b. The signed scorecard of the Participant receiving the award and all team members containing the certification required in the Insuring Agreements 3 e), f) and g)
 - c. Certification by a Club Professional that the distance from the tee to the pin of the Insured Hole where the Hole-In-One was achieved was the distance stated on the Declaration Page.
 - d. A completed "Affidavit Form – Tournament Official" form as provided by Insurer
 - e. Completed Claim Forms as provided by Insurer.

Hole Monitors

A hole monitor/spotter is not required for prize values of **\$5,000 or less**.

One non-biased tournament official/spotter (at least 18 years of age) must be stationed and monitoring play at each Insured hole(s) for prize values from **\$5,001 to \$19,999**. For values of **\$20,000 to \$50,000** two spotters are required (or one spotter plus a video recording of the event) must be stationed and monitoring play on each insured hole(s). For values of **\$50,001 or more**, two spotters are required and the event must be recorded. The Event must be referred to Prize Indemnity Underwriters Inc.

Multiple Pins/Multiple Prizes/Par 3 Tournaments & Shootouts

Coverage for Shootouts, holes with multiple pins and/or multiple prizes is available. A minimum of **3 BUSINESS DAYS** prior to the start of the event is required for a quote as standard PGA rates would not apply. In the event there are multiple prizes on the insured hole, you need to notify the PGA Office. Failure to do so may result in a loss of claim. The prize for each flagstick must be clearly identified, normally by the colour of the flag.

If the event of a par three tournament, please contact the PGA of Alberta for a quote. **A minimum of 3 BUSINESS DAYS** prior to the start of the event is required for a quote as standard PGA rates would not apply.

Coverage for Par 3 Tournaments where all 18 holes are converted to Par 3's with Hole-In-One prizes on every hole is available. A minimum of **3 BUSINESS DAYS** prior to the start of the event is required to provide a quote as standard PGA rates would not apply.

Miscellaneous

All equipment must conform to the rules of golf as determined by Golf Canada. This includes, but is not limited to the Flagstick, Hole, Golf Club, and Golf Ball.

A participant is any individual, not including Golf Professionals or Professional Golfers entered and playing in the insured event for which the premium has been paid.

The participant must finish the entire round of golf and complete the scorecard.

Coverage is only applicable to the amount stated in the policy declaration or certificate. Insurance is for the cost incurred in providing an award to the participant who, during the policy period, makes the first Hole-In-One on the insured hole(s) in an insured event. If a second Hole-In-One on the same insured hole is achieved during the insured tournament, the Insurer will indemnify the Insured in an amount equal to the original amount of Insurance, up to a maximum of \$50,000. For amounts of Insurance in **excess of \$50,000** and to a maximum of **\$100,000**, the Reinstatement coverage will be limited to **\$50,000** plus 10% of the prize value over **\$50,000**. Reinstatement will be awarded once only.

The insured tournament must be played in groups made up of no less than three (3) golfers. Twosomes are not acceptable, and the claim will be denied.

A ball hit out of bounds and replayed does not qualify as a Hole-In-One. This would constitute a Hole-In-Three. **MULLIGANS ARE NOT** eligible for a Hole-In-One claim. Each golfer shall have a maximum of one attempt regardless of the outcome of the shot. A golfer who is 'rounding out' a group by taking an extra shot for the team is only eligible on their first shot.

Please note that failure to adhere to all **TERMS & CONDITIONS** can result in a claim being **DENIED**.

In case of a last-minute emergency, please contact Robert Rousselle at 403-512-8597.