



## **Summary of the Insurance Policy and its Coverage for Non-Federated Players in Spain**

This document provides a clear and straightforward summary of the coverage contracted by **T GOLF & COUNTRY CLUB PONIENTE, S.A.** for its non-Spanish federated players.

**Insurance Policy:** These insurance policy is designed to cover players without a license from the Spanish Golf Federation. The policy includes both, accident and liability coverage, in the event of a claim.

### **Insurance Details:**

**Policyholder:** T Golf & Country Club Poniente, S.A.

**Insurance Company:** Reale Seguros Generales, S.A.

### **1. Accident Insurance**

#### **Who is covered?**

Players with temporary licenses issued by T Golf & Country Club Poniente, S.A. while practicing golf at the T Golf & Country Club Poniente, S.A. 's course.

#### **What is covered?**

Accidents suffered by the insured in connection with the practice of golf, under the terms provided by Royal Decree 849/1993 of June 4.

- **Death by accident:** Because of a sports accident: up to €15,030
- **Permanent disability by accident:** Because of a sports accident up to a maximum of €15,030 (compensation for after-effects and scales)
- **Unlimited medical assistance:** full coverage of medical expenses, without limit, provided it is in centers contracted or authorized by the insurer.

Players under 14 years, whose Insured Capital is limited exclusively to:

- Funeral Expenses - €6,000.00
- Permanent Disability - €12,000.00
- Medical Assistance – UNLIMITED

**Important:** The policy excludes from medical assistance:

- 1) *Intentional provocation by the Insured.*
- 2) *The consequences or after-effects of accidents that occurred prior to the entry into force of this insurance, even if these manifest during its term.*
- 3) *Muscle strains, tears and ruptures, lumbago, cervicalgia and hernias of any nature.*
- 4) *Accidents suffered while intoxicated or under the influence of drugs, toxins or narcotics, provided that these circumstances were the determining cause of the accident. Intoxication shall be deemed to exist when the blood alcohol level exceeds that legally determined at the time of the occurrence of the claim.*
- 5) *Injuries and illnesses that are the consequence of surgical interventions or medical treatments not caused by an accident covered by the policy.*
- 6) *Illnesses of any nature (including those of infectious origin), epileptic attacks and loss of mental faculties, unless caused by an accident covered by the policy.*
- 7) *Active participation of the Insured in criminal acts, or in bets, challenges or fights, except in cases of self-defense or necessity.*
- 8) *Except for athletes of the Federations involved, participation in high-risk sports, bets and records or attempts thereof.*



9) *Home rehabilitation expenses.*

10) *Pharmaceutical expenses arising from outpatient care that the Insured may require.*

## **2. Liability Insurance**

### **Who is covered?**

Non-federated players of the club for damage they may cause to third parties during the practice of golf.

### **What is covered?**

- Personal injury or property damage to other persons: up to €300,510 per claim. Applicable deductible per claim €60.
- Damage caused by using buggies or other vehicles is not covered.
- Claims related to drugs, alcohol, fights, bets or breach of regulations are excluded.
- This policy does not replace mandatory vehicle insurance.
- It only covers claims filed in Spanish courts.

*\*Caused by circumstances attributable to the management of the Sports facility where the Insured is playing, such as those caused by the facilities (buildings, furniture, gymnastic equipment and similar) or by having served food products in poor condition.*

*\*Caused by actions or omissions of the Insured in their private life, or while performing activities other than the sporting activity that is the subject of coverage under this policy.*

*\*Arising from the use of motor vehicles including golf buggies.*

### **How to Act in the Event of an Accident**

- The medical assistance insured under the policy will be provided by the Medical Center or physician contracted by REALE SEGUROS GENERALES S.A.
- The benefits arising from this guarantee will be provided by Medical Centers or physicians designated by the Company; otherwise, the insured will assume the costs incurred. However, expenses arising from emergency assistance during the 24 hours following the occurrence of the accident will be borne by the Company, regardless of who provides them.
- For the federated member to access the guaranteed medical assistance, **it is essential to follow these steps:**

#### **1. Immediate Request for Assistance and Communication of Damages:**

Contact the staff of Club *T Golf & Country Club Poniente*, S.A., who will prepare a detailed accident report and forward it to the insurance officer of Club de Golf *T Golf & Country Club Poniente*, S.A.

#### **2. Required Documentation:**

Gather all documentation related to the claim, including medical reports, testimonies and any other relevant documents that may be requested by the insurer.

#### **3. Damage Assessment:**

The assessment of damages will be carried out by the insurance company.

#### **4. In the Event of Acceptance of the Claim and if There is Compensation or Reimbursement of Expenses:**

The insurance company will be responsible for accepting, as applicable, the claim and its possible compensation or reimbursement of expenses caused by it, within the insured limits.

Terms and conditions apply according to policy No. 1022600000424 / 0.