

Players Personal Liability FAQ

For Affiliated Golfers

Introduction

Golf Australia maintains a Player's Personal Liability Insurance Policy for all members of affiliated golf clubs, facilities, and venues.

Broadly this policy covers the legal liability of your members to pay compensation for personal injury or property damage which occurs while playing or practicing golf or attending a golf event or venue as a player, guest, or spectator.

Frequently Asked Questions - General

- **What happened in the Magnetic Island case ?**

The Players Liability Policy was implemented in 2009 by Golf Australia to respond to the type of claim following the incident at a Charity Golf event at Magnetic Island in 1994.

A golfer hit a ball which struck a player in the fairway ahead of them. The player who hit the ball could not see the group in front. They were found to be negligent in this situation as it was determined they should have ensured that the fairway was clear, rather than assuming it was.

They were sued and the plaintiff was awarded \$2.6M. A news article can be found here;
<https://www.smh.com.au/national/court-upholds-2-6m-payout-to-golfer-20040430-gdiu7z.html>

- **What does the policy cover?**

The policy covers the legal liability that a playing member of an affiliated club may incur while playing or practicing golf. This cover extends to all affiliated members while they are playing or practicing golf anywhere in Australia and New Zealand.

The Policy provides coverage for \$20m of public liability for any one incident.

This includes accidental injury or damage an individual may cause to someone else or their property for which the golfer were found to have caused through negligence, subject to the General Exclusions of the Policy, some of which are outlined below.

Specific Exclusions were implemented from 1 March 2025 which excludes any claim in connection with third party property damage to Golf Carts and Personal Electronic Devices. Typically, this is where a member collides into another golf cart and would not be covered. However, should a member collide into a person causing injury or other property (eg. Car) then this would be covered.

- **What is not covered by this policy?**

While this is not exhaustive, this policy does not cover:

- Any property damage or personal injury caused by non-member (ie. Green fee player)
- A member's own equipment for damage or loss

- A member's own personal injuries that they sustained on a golf course
- Any damage that you cause to a cart that you own/hire/borrow
- Actions that deliberately cause damage or injury

Please refer to the policy wording for full details.

- **Is there an Excess on the policy for claims ?**

Personal Injury Claims – Typically, this is where a member hits a golf ball that causes injury to another person. For these claims, **no excess** applies.

Property Damage Claims – Typically, this is where a member hits a golf ball that causes damage to a neighbouring property or motor vehicle. For these claims, a **\$1,000 excess applies**.

For the avoidance of doubt, a \$1,000 excess applies to all property damage claims, and will be handled in the following manner;

- **Under Excess** claims will not be assessed and reverted back to the Club & Insured Member to settle directly with the 3rd party.
- **Over Excess** claims will be assessed and the claims handler will settle the amount over \$1,000 directly to the 3rd party without requiring upfront payment of the Excess by the Member to assess the claim. If the 3rd party requires settlement of the full demand, the Club or Member will be responsible for the Excess amount directly to the 3rd party. It is up to the discretion of each individual club, if they wish to enter into an arrangement with the Member to meet part or all of this financial obligation.

Club members are under no obligation to engage this insurance policy in the event of an incident.

- **Are non-members or green fee players covered under this policy ?**

This Policy is only in place to provide liability coverage for all members of affiliated golf clubs, and does not provide insurance coverage for non-members in the event that they cause property damage or personal injury to a third party while playing or practicing golf.

Frequently Asked Questions – Golfers

- **What is my Duty of Care as a Golfer ?**

When playing or practicing at a golf facility, every individual has a responsibility to ensure they act in a way towards other individuals that does not put others in harm through your own actions. Some examples that you must follow are;

- Ensuring greens, fairways and other target areas are clear before playing.
- Calling "fore" as loud as you can when an errant shot is heading in the direction of others, or where others could be.
- Taking note of weather conditions and allowing for the impact they may have on your shots
- Ensure you adhere to all Local Rules including following instructional signage around the course
- Taking care when driving golf carts, particularly in high traffic areas and carparks
- Ensuring they are not under the influence of alcohol or drugs while playing.

- **How do I submit a claim under this Policy ?**

If an incident has occurred whilst you are playing or practicing golf, you should always report the details directly to your Club to ensure that you will have access to the liability protection of the Policy in the event that you are found to be negligent.

Your Club administrator will assist with the submission of the claim, involving collecting details from both parties to assist the Insurer determine the outcome of the claim.

- **When will I have to pay the excess?**

You will not be required to pay the excess directly to the Insurer while they are assessing the claim.

If the Insurer determines that the policy will respond to a property damage claim against you, they will pay the settlement over the excess amount directly to the third party, to close the matter as efficiently as possible.

The third party may still require the excess amount to be contributed towards their damage value, which will be managed by the club, as the Insurer will not disclose any personal information of our members to a third party.

- **What happens if I submit a claim and the damage value is less than the excess ?**

The policy has a \$1,000 excess in place for each and every property damage claim.

If a claim is submitted for damage under this value, the insurer will assess the claim and revert the submission back to the insured member advising that the claim will not be settled given the value is underneath the excess.

The member or club will be responsible for the payment of any damage required to be rectified.

- **What if I'm playing at a course other than my home club, does the policy still apply?**

Yes, the Golf Australia Player's Personal Liability policy covers you while playing at any golf course or facility, not just your home club.

As long as you are a registered member of an affiliated club or facility it will apply, regardless of which course you are playing on in Australia or New Zealand.

- **Am I covered by the policy if I injure myself?**

No, the Golf Australia Player's Liability policy does not cover injuries you cause to yourself or are caused to you.

It only covers claims made by third parties, such as other players or spectators, for injuries or property damage you may accidentally cause while playing golf. For personal injury coverage, consider personal accident or health insurance.

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