



OUR GOLF & GREENS POLICY IS A TAILOR-MADE **PRODUCT DESIGNED** SPECIFICALLY FOR GOLF **ESTATES, BOWLING GREENS, SPORTS CLUBS** AND RECREATIONAL FACILITIES.

THE MOTOR SECTION OF THIS PRODUCT ALSO CATERS FOR GOLF CARTS AND TURF EQUIPMENT AND CAN BE DONE ON A FLEET BASIS IF THERE ARE MORE THAN 15 UNITS.

www.hicsa.co.za







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WHAT HIC'S GOLF & GREENS PRODUCT OFFERS

IN ADDITION TO CATERING FOR THE CLUBHOUSE BUILDINGS, CONTENTS AND STOCK, OUR UNIQUE PRODUCT ALSO EXTENDS COVER TO:

GENERAL EXCEPTIONS, CONDITIONS & PROVISIONS

- Claims preparation costs
- Post trauma counselling
- Property protection costs temporary repairs including hiring of a watchman

BUSINESS INTERRUPTION

- Optional loss of profits cover following comprehensive greens section
- Extensions
 - Prevention of access within a
 10km radius of the club
 - Public utilities (insured perils) optional extension
 - Public utilities (extended cover) optional extension

COMPREHENSIVE GREENS

- Damage to greens by storm, wind, water, hail, snow, fire, lightning, explosion, vehicles, animals, falling trees, earthquake, aircraft & other aerial devices
- Malicious damage
- Damage to greens by fertiliser or chemical damage
- Damage to greens by contaminated water
- Damage to greens by mechanical damage equipment
- Damage to greens by failure of water supply (excluding as a result of drought)

IRRIGATION SYSTEMS

- Accidental damage to water irrigation systems
- Accidental damage to electrical irrigation systems

VALUE ADDED PRODUCTS



 Home/Office Maintenance Assist

EMERGENCY CONTACT NUMBER 0861 113 990

OTHER SECTIONS AVAILABLE

Fire, Buildings Combined, Office Contents, Business Interruption, Accounts receivable, Theft, Money, Glass, Fidelity, Goods In Transit, Business All Risks, Accidental Damage, Broadform Liability, Stated Benefits, Group Personal Accident, Computer Equipment, Machinery Breakdown, Interruption following Breakdown, Deterioration of Stock, Motor Fleet, Small Craft, Homeowners and Householders.

TERMS & CONDITIONS APPLY
FOR OUR FULL BROCHURE OR MORE INFORMATION - CONTACT YOUR HIC PORTFOLIO MANAGER

CONTACT:

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