Heritage Insurance Co.LTD
Head office and branches

HERITAGE INSURANCE - HEAD OFFICE NAIROBI
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Tel: Fax22247255/020-2783000/0711039622/0711039627

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Waiganjo Street/Uganda Road
P. O. Box 6120 - 30100 Eldoret
Tel: 0711039751
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Naivasha
Heritage House, Moi Road
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Mukuru
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Kisumu
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Nanyuki
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Fax: 062-31914 /:020-2783000/

Golfers Insurance

ADVICE INSURE INVEST HEALTH
Regulated by the Insurance Regulatory Authority
The golfers insurance cover provides protection to the insured's equipment against accidental loss, damage and theft whilst in transit to and from or at any golf premises, club house, pavilion or professional shop. It also covers the legal liability arising out of bodily injury as a result of accidents caused by the insured whilst practicing or playing golf on any golf course.

**The policy covers:**

- Damage to Golfing Equipment
- Insured’s Personal effects
- Third Party Liability
- Personal Accident
- Hole-In-One

**Exclusion**

- Loss of golf balls
- Wear and tear or deterioration
- Bodily injury to persons who are members of the insured’s household or in the insured’s service
- Terrorism Risks

**FAQs**

- **What is a Hole-In-One?**

  A hole-in-one refers to a shot taken from the tee to the cup hole with no intervening shots. This occurrence in a competition normally warrants the player to buy drinks for members at the club up to the limit provided in the policy for which he is liable to claim from the insurer.

- **Are the golf clubs covered if left in the locker at the golf club?**

  The cover is in place for the golf clubs at all times whilst in the club premises to safeguard them against theft and damage.

*Policy Terms and Conditions apply*