



AXA Golf Mulligan will not take 5 strokes out of your game but it is an exceptional value for money insurance package exclusively designed to meet the needs of individual golfers.



**New for Old**

Our cover is on a 'new for old' basis. This means that in the event of loss or damage there is no deduction for depreciation.



**Instant Cover**

AXA Golf Mulligan is simple to apply for. You can be covered immediately from the time the proposal form is accepted by us and premium paid.



**Fast and Fair Claim Settlement**

With a reputation for superior customer service, claims receive prompt and fair settlement.

**Contact your golf clubhouse or call your nearest AXA branch for more information**

- Car insurance
- Health insurance
- Home insurance
- Travel insurance
- Yacht insurance
- Relocation insurance
- Golf insurance
- Motorcycle insurance
- Personal accident insurance



**UAE 800 AXA (292)**  
**Bahrain 8000 1060**  
**Oman 800 70 292**  
**Qatar 800 29 21**  
 axa-gulf.com

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**If you want to enjoy  
a good walk, secure  
your tee off with  
Golf Mulligan**

## Golf is the only game that makes you feel good about scoring low on a regular basis!

Golf is a challenging game that is said to be somewhat like life...except it's more complicated! Though a great sport, golf can be quite expensive if your golf clubs and other equipment are lost or stolen. And you can add to this the risks of having to pay out substantial damages if a loose swing from you injures someone on the course, no matter how good a player you may be!

As a golf enthusiast you need to take extra care in case of accidents, either to you or caused by you. Which means you cannot afford to be without golf insurance.

Swing, chip and putt with AXA Golf Mulligan, your best course to safety on the golf course.



### Your cover at a glance

Here is a quick summary of what makes AXA Golf Insurance different from the rest.

#### Legal Liability

BHD/OMR 100,000 - AED/QAR 1,000,000

We know the advice: "Hit 'em hard. They'll land somewhere." Yes but where? If you are not sure, and you land in trouble, we will cover you for accidental property damage belonging to a third party, or for accidental death or bodily injury to your 'caddy' or other persons on the golf course - while playing golf or practicing or through any defect in the golf equipment.

#### Golfing Equipment

BHD/OMR 750 - AED/QAR 7,500

'If it ain't broke, try changing your grip!' is what golfers suggest. What if it is broke? We will cover you for accidental loss of or damage to golf clubs, golf bags and other golfing equipment including whilst these are in transit. This also includes breakage of a golf club during play. The policy, however, does not cover golf balls during play, nor self-propelled caddy cars.

#### Personal Accident

BHD/OMR 10,000 - AED/QAR 100,000

Provides benefits in the event of your suffering accidental death or permanent disablement according to the scale listed in the Policy. The cover also includes pro-rata reimbursement of your membership fees up to BHD/OMR 250 - AED/QAR 2,500.

#### Personal Effects

BHD/OMR 500 - AED/QAR 5,000

Policy covers for accidental loss or damage to other personal effects you may take with you to the golf club premises or in the locked cabinet of the golf club. This excludes money, credit cards, documents. Watches and jewellery are only covered if they are on your person or locked in the premises locker at the golf course.

#### Hole in One

BHD/OMR 100 - AED/QAR 1,000

We all know that man blames fate for other accidents but feels personally responsible for a hole in one! In the event that you score a hole in one before two witnesses during a game on any regulation golf course, we will pay a customary cash amount for the 'nineteenth hole' expense.

#### Baggage Delay

BHD/OMR 100 - AED/QAR 1,000

In case your golf bag is delayed or lost by the airline during your outward international journey for more than 12 hours, you can hire golf equipment up to BHD/OMR 20 - AED/QAR 200 per day for up to 5 days.

**It's a gimme!**  
BHD/OMR 25 - AED/QAR 250

“ We offer a comprehensive package for such a low price ”



Disclaimer: This leaflet provides only summary information about coverage. The liability of AXA Insurance (Gulf) B.S.C. (c) does not commence until the Proposal has been accepted and the Premium has been paid. AXA Insurance (Gulf) B.S.C. (c) reserves the right to ask for special terms or decline the Proposal. Please refer to the Policy Handbook for full terms, conditions & exclusions. A specimen copy of this Policy is available from any AXA branch office in the Gulf or on our website [www.axa-gulf.com](http://www.axa-gulf.com)