



## Hole in One Contest Coverage Terms

This agreement obligates Golf Planner Pro LLC doing business as Perfect Golf Event (PGE) to indemnify the Client, for whose exclusive benefit this agreement is made, up to the specified maximum Prize Value if any hole in one occurs on the Date(s), Hole(s) and Tournament as specified in accordance with the USGA Rules of Golf. PGE's payment obligation is conditioned upon full compliance with the following terms and conditions.

### BEFORE THE TOURNAMENT:

1. In order to book coverage, PGE must receive full payment prior to the event date.
2. The Client must provide all needed information, such as the hole number of each hole in one contest.
3. PGE will email a coverage confirmation based upon the information submitted by the Client. The coverage confirmation will supersede any prior agreements or representations, and contain the full agreement of all parties.
4. Any changes in the hole number, hole distance, number of attempts, prize value, etc., require notification to PGE two business days prior to the tournament date. Once the change has been accepted by PGE, the Client will receive a revised coverage confirmation.
  - a. If the requested change increases the cost, PGE will email an invoice that needs to be paid upon receipt by the Client.
  - b. If the requested change decreases the cost, PGE will submit a refund the business day after the tournament date.
  - c. A change requested within two business days of the tournament date may incur a \$50 coverage amendment fee. A change requested after the start of an event will not be allowed.

### DURING AND AFTER THE TOURNAMENT:

1. **GOLF COURSE SPECIFICATIONS** - The Insured Hole-In-One contest must take place on the green of a regulation hole at a regulation golf course. No green of a Designated Hole may be specially prepared or altered from the condition which is usual for normal play on such hole nor shall the cup be positioned on the green outside of where it is normally positioned in order to facilitate a Hole-In-One. All equipment and the hole/cup must adhere to USGA or PGA specifications.
2. **YARDAGE REQUIREMENTS** - The minimum distance for an insured Hole-In-One Contest must measure no less than the distance listed on the coverage confirmation. The distance is measured from the teeing area to the flagstick.

3. **REGISTERED PARTICIPANT AND NUMBER OF ATTEMPTS** - This Insurance will not cover a contestant who is a current or former professional golfer or a current or former NCAA Intercollegiate Golfer that has played in a NCAA Intercollegiate Golf tournament within the past five (5) years, unless prior approved by Underwriters. All participants must be a registered participant in the insured tournament. Each participant is only allowed one shot per hole outlined in the coverage confirmation. No practice attempts or mulligans are allowed at any time at the Designated Hole on the day of the event. The number of total attempts cannot exceed the listed number on the coverage confirmation.
4. **MULTIPLE WINNERS** - This Insurance will cover a maximum of three (3) payouts per hole per contest for prize values \$250,000 or less. If a prize is greater than \$250,000, a maximum of one payout will be allowed.
5. **BONUS HOLE IN ONE PRIZES** – PGE will provide up to three (3) bonus hole in one prizes to be used on additional par 3 holes at the scheduled tournament. The bonus hole in one prizes must be on a regulation par 3 hole that is at least 100 yards for men and women. The hole may not be specially prepared or altered from the condition which is usual for normal play. The Client cannot stack multiple bonus hole in one prizes on one hole and cannot stack a bonus prize on a hole that is insured for a separate prize. The bonus hole in one prizes for 2024 include a Scotty Cameron Phantom X Putter, a Bushnell Pro X3 Rangefinder, and a Yeti Tundra 75 Hard Cooler. PGE reserves the right to substitute a bonus prize of equal or greater value. Bonus hole in one prizes will not be listed on the official coverage confirmation sent to the Client. A winner will have the option to accept \$500 in lieu of one of the bonus prizes.
6. **WITNESS/VIDEOTAPE REQUIREMENTS** - A third party witness must be at least 18 years of age and cannot be a participant in the insured tournament.
  - For prize values up to \$9,000 and Bonus Hole in One Prizes, playing partners will be acceptable as witnesses.
  - Greater than \$9,000 and up to \$50,000, one (1) third party witness must be stationed at the green or tee box of the Designated Hole to witness all attempts.
  - Greater than \$50,000 up to \$75,000, two (2) third party witnesses must be stationed at the green or tee box of the Designated Hole to witness all attempts.
  - Greater than \$75,000 up to \$99,000, three (3) third party witnesses must be stationed at the green or tee box of the Designated Hole to witness all attempts.
  - Greater than \$99,000 up to \$1,000,000, three (3) third-party witnesses, one being a PGA Pro or Assistant Pro, must be stationed at the green or tee box of the Designated Hole to witness all attempts AND all attempts must be videotaped in full with such video providing a raw, unedited video record of each participants complete path of the ball. If a PGA Pro or Assistant Pro are not available, a General manager, superintendent, or Police Officer shall serve as the third third-party witness.
7. **IN THE EVENT OF A HOLE IN ONE** - The Client must contact PGE within the next business day. The Client must provide Underwriters with the following information as proof of claim:
  - An affidavit from the potential winning contestant attesting to his/her eligibility and compliance with the Official Rules;

- A copy of the potential winning contestant's drivers license;
- An affidavit from the designated witness(es) as well as each of the potential winning contestant's playing partners attesting to the circumstances of the hole-in-one;
- An affidavit from a representative of the Client attesting to compliance with the terms and conditions of this Insurance;
- A copy of the Videotape of the insured attempt (for Hole-In-Ones with prize values greater than \$99,000);
- A copy of the original scorecard reporting the Hole-In-One occurrence, signed by the winner;
- A list of the players who participated in the contest;
- A letter from the Golf Pro on letterhead stating the hole #, yardage that was played, the tournament name, date, and number of golfers.

**EVENT CANCELLATION OR POSTPONEMENT:**

1. If your event is cancelled or postponed, PGE must be notified by the business day after the original scheduled date.
2. If the event is postponed due to inclement weather or other circumstances and no attempts have been taken at an insured prize, PGE will move the coverage to the new event date at no additional charge.
3. If the event is cancelled and no attempts have been taken at an insured prize, PGE will refund the full premium cost minus a \$50 cancellation fee.