

Golf insurance options in Hong Kong (HKD \$)									
	Prudential	Allied World	Liberty Standard	Liberty Deluxe	MSIG	AIG Standard	AIG Deluxe	Blue Cross	AXA
Personal liability	5,000,000 (100,000 re golf cart)	3,000,000	5,000,000	10,000,000	5,000,000	3,000,000	6,000,000	3,000,000	3,000,000
Personal accident	500,000	1,000,000	-	500,000	500,000	300,000	600,000	250,000 (500,000 whilst playing golf)	250,000
Hole in One	10,000 (Cash pay - no receipts required)	5,000 p.a. (2,500 per event)	-	5,000 (Cash pay)	2,000	1st = 3,000 2nd = 5,000 3rd = 7,000	1st = 5,000 2nd = 7,000 3rd = 8,000	15,000 p.a. (5,000 per event)	3,000
Equipment	30,000 (3,000 max per item)	25,000 (2,000 max per item)	-	25,000 (3,000 max per item & 300 excess)	20,000 (250 excess)	20,000 (1-2,000 per item)	30,000 (1,500 -2,500 per item)	25,000 (2,000 max per item)	15,000 (3,500 max per item)
Personal Effects	20,000 (3,000 max per item)	5,000 (1,000 max per item)	-	5,000 (1,000 max per item & 300 excess)	5,000 (1,000 max per item & 250 excess)	5,000 (1,000 max per item)	7,500 (1,500 max per item)	5,000 (1,000 max per item)	7,500 (2,500 max per item)
Others	10,000 (Medical expenses)	-	-	Hole in one is for Par 65 or more only.	Hole in one for HK only	No pros. Hole in one is for Par 65 or more only. Expense incurred within 30 days.	No pros. Hole in one is for Par 65 or more only. Expense incurred within 30 days.	No pros. 20,000 hospital cash (500 per day) if injured whilst playing golf.	No pros.
Annual premium	600	500	300	500	600	300	680	550	575
Annual family premium	840	N/A	500	800	N/A	150 extra p.p.	150 extra p.p.	800	N/A
Age limit	up to 75	16-70	No limit	No PA after 75	TBC	3-65 (PA is 16-65)	3-65 (PA is 16-65)	up to 65	18-65

*Premiums subject to 0.1% IA Levy.