

£400,000 REASONS TO INVEST IN GOLF INSURANCE

Dan Murphy reports on a landmark ruling with implications for all who play the game



AN EXPENSIVE ROUND

The value of golf insurance was highlighted when the Court of Session in Edinburgh ordered a golfer and golf club to pay damages of almost £400,000 to an injured party in the proportion of 70% - 30% respectively. It has highlighted the importance of individuals having specialist and up-to-date golf insurance

1 HOW THE £400,000 JUDGMENT CAME ABOUT

Manchester man Anthony McPhee lost an eye after being hit by a shot from James Gordon while playing at Niddry Castle in August 2007.

McPhee told the court how he had felt his eye "explode" when the ball hit him.

Gordon, from Livingston, was judged to be 70 per cent to blame by Lord Brailsford at the Court of Session in Edinburgh and is therefore liable for £280,000.

Inexperienced golfer McPhee, who now has a prosthetic eye, was playing the course for the first time with some workmates using clubs that he had bought at a car boot sale.

Gordon, who was a member at Niddry Castle, was teeing off at the 18th but pulled his shot left. Despite calls of "fore" and McPhee insisting that he took cover, the Englishman was struck by the ball.

Almost three-and-a-half years later, the £400,000 judgment was the eventual outcome.

2 WHAT THE EXPERTS SAY

THE UK's leading specialist golf insurance provider, Golf Care, would have covered the liable golfer for this sort of incident.

"It's worrying that nine out of 10 golfers aren't adequately covered when they step on the course," said John Woosey, managing director of Golf Care.

"Mr McPhee's case proves that accidents happen, and can cost golfers a fortune. This sort of incident highlights just how dangerous a golf course can be, and a pay-out of £397,000 is a staggering amount."

"The vast majority of golfers aren't properly covered, and whether you're a single figure handicapper or a golfing novice, we all hit poor shots. In many cases golfers think their home insurance will cover them for damage or personal liability, but the truth is that an inexpensive specialist golf insurance policy is the best way to ensure that individual golfers are adequately covered," he said.

3 WHAT THE BENEFITS ARE

TAKE out a policy with insurance providers Golf Care and enjoy total peace of mind.

"Why take the risk, when for less than £30 a year the liable golfer in this case would have been fully covered," says Woosey. "It is a small fee to pay for peace of mind every time you step onto the course."

HOW TO GET INSURED QUICKLY

You can get a quick email quote from Golf Care by visiting www.golfcare.co.uk. Annual policies start at **£22.49**.

The policies have been designed to offer extensive cover at unbeatable prices.

Golf Care offer four different policy options. Cover for your equipment can be extended and there is also the option to include protection for when you play outside of the UK. You will also receive three free rounds of golf, saving up to £210 on green fees, if you apply now.