

**UNITED STATES LIABILITY INSURANCE GROUP  
WAYNE, PENNSYLVANIA**

This endorsement modifies insurance provided under the following:

**PRIZE INDEMNIFICATION COVERAGE FORM  
COMMON POLICY CONDITIONS**

**SPECIAL EVENT ENDORSEMENT – HOLE IN ONE CONTEST**

It is agreed that this endorsement modifies the coverage provided under the Prize Indemnification Form as follows:

The following is added to **Section III – Terms and Conditions**:

- A.** There is no coverage unless the “Hole in One” is scored during the “Tournament”, on the “Event Date”, on the “Course” and on the designated “Hole in One Hole” as described in the “Application” or Declarations.
- B.** As a condition of coverage, the Named Insured must provide or arrange for the provision of witnesses to the “Hole in One” “contest” as follows:
  - (1)** “Hole in One” prizes worth up to and including \$10,000 in value must be witnessed by a minimum of two (2) playing partners of the golfer who scores the “Hole in One”;
  - (2)** “Hole in One” prizes worth \$10,001 up to and including \$50,000 in value must be witnessed by a minimum of two (2) playing partners of the golfer who scores the “Hole in One” plus an independent, official witness over the age of 18 who is not participating in the “Hole in One” “contest” and is not an employee of any Insured. The independent, official witness must be positioned at the green or on the tee box of the “Designated Hole in One Hole” with an unobstructed view of each registered golfer’s shot as well as the full and complete path of the ball until it comes to a stop on the green.
  - (3)** “Hole in One” prizes worth \$50,001 or more in value must be witnessed by a minimum of two (2) playing partners of the golfer who scores the “Hole in One” and a minimum of two (2) independent official witnesses over the age of 18 who are not participating in the “Hole in One” contest and are not employees of any Insured. One independent, official witness must be positioned at the green and the other must be positioned on the tee box of the “Designated Hole in One Hole”. Both independent, official witnesses must have an unobstructed view of each registered golfer’s shot as well as the full and complete path of the ball until it comes to a stop on the green.
- C.** The “Designated Hole in One Hole” shall be disclosed on the “Application”. The distance of the “Designated Hole in One Hole” from the teeing area from which the shot is initiated to the flagstick shall be not less than the yardage disclosed on the Application. The minimum distance from the teeing area to the flagstick for male golfers shall be 150 yards; the minimum distance from the teeing area to the flagstick for female golfers shall be 125 yards. There is no coverage for a “Hole in One” scored on a “Designated Hole in One Hole” that measures less than the yardage disclosed on the Application regardless of whether the “Designated Hole in One Hole” meets the minimum yardage set forth herein.

- D. The “Designated Hole in One Hole” must conform to the standards set forth in the United States Golf Association Rules of Golf. No “Designated Hole in One Hole” may be altered or prepared from its original condition, nor shall the cup be positioned on the green to facilitate a “Hole in One”. Only one predetermined hole may be used on the “Hole in One” green.
- E. An eligible “Hole in One” is scored when a player who is officially registered and eligible to participate in the “Hole in One” “contest” strikes a regulation golf ball with a regulation golf club so that the ball travels from the teeing area into the “Designated Hole in One Hole” of the designated green in one stroke as defined by the United States Golf Association with no interference or assistance from any source of any kind. A regulation golf club and golf ball is one that meets the standards set forth by the United States Golf Association. “Professional Golfers” certified by the Professional Golfers Association (PGA) or other professional governing organization(s) are not eligible to win a “Hole in One” “contest” covered by this insurance.
- F. The total number of shots taken at a “Designated Hole in One Hole” shall not exceed the total number of players for the “Tournament” to be insured as disclosed on the “Application”. No practice shots, Mulligans or substitute shots shall be permitted on the “Designated Hole in One Hole”. Only one shot per player, per “Designated Hole in One Hole” is permitted. On a nine hole “Course”, a covered “Hole in One” can be scored only when a player plays the “Designated Hole in One Hole” for the first time.

The following is added to **Section IV – Claims**:

In addition to other documentation that may be required by the Company, the Named Insured is responsible for the timely submission of the following supporting documents in support of a claim for prize indemnification for a “Hole in One”:

- (1) Affidavits of witnesses specified in **Section III– Terms and Conditions**
- (2) Original, signed and witnessed score card of the winning player;
- (3) Original event pairing sheet from the “Course” clearly documenting the eligibility of the winning player and the total number of players in the “Tournament”.

The following are added to **Section V – Definitions**:

- D. “Hole in One” means a score posted by an eligible player using a regulation golf ball and a regulation golf club resulting from a shot in which the ball traveled from the teeing area into the “Designated Hole in One Hole” of the designated green in one stroke as defined by the United States Golf Association with no interference or assistance from any source of any kind.
- E. “Hole in One Application” means the application and any related materials submitted for this insurance by a Named Insured.
- F. “Tournament” means the event at which a “Hole in One” “contest” is held as described in the “Hole in One Application”.
- G. “Course” means the golf course hosting the “Tournament” at which a “Hole in One” “contest” is held as described in the “Hole in One Application”.

- H. "Designated Hole in One Hole" means the golf hole(s) designated as the target hole(s) in the "Hole in One Application".
- I. "Professional Golfer" means a person who has ever been certified by the Professional Golfers Association(PGA) or any other professional governing organization(s).

The following Section is added – **Section VII – Changes**

This coverage form and attached endorsements contain all of the agreements between you and us concerning the coverage afforded. The Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This terms and conditions of this coverage can be amended or waived only by endorsement issued by us and made a part of this policy.

The following Additional Coverage is added –**Charity Donation**

In addition to the prize indemnification paid under this policy, we will pay twenty percent (20%) of the maximum "contest" prize value set forth in the Declarations to a *bonafide* charitable organization that is a direct beneficiary of a Tournament. If multiple *bonafide* charitable organizations are direct beneficiaries of a Tournament, the total charitable donation paid under this section shall be allocated among the organizations on a pro-rata basis. In no event shall the Company pay more than a total of twenty percent (20%) of the maximum "contest" prize value for any one Hole In One in any one Tournament. For purposes of this section, a *bonafide* charitable organization is one that is approved as a charitable organization under Internal Revenue Code Section 501(c)(3) or the provisions of any other statute or regulation granting it tax-exempt status. If a *bonafide* charitable organization is the Named Insured, it is specifically represented that the possibility of such donation was not an inducement to purchase this insurance.

**Common Policy Conditions**, paragraph **A.1.**, is deleted and replaced with the following:

The Named Insured shown on the Declarations may cancel this policy by providing us with written notice of cancellation at any time prior to the start of a "Tournament".

**Common Policy Conditions**, paragraph **A.2.**, is deleted in its entirety and replaced with the following:

We may cancel this policy by providing the Named Insured shown on the Declarations with written notice of cancellation at any time prior to a "Tournament" for non-payment of premium or the failure of the Named Insured to provide a "Hole in One Insurance Application" acceptable to us. For any other reason, we will provide the Named Insured with thirty (30) days prior written notice of cancellation.

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.