

You're in control



Insurance

AAR GOLFERS

INSURANCE COVER

Live your Dream on the Green



You're in control



COVER SUMMARY

This policy covers the insured during sporting activities against:

1. Death and permanent disability caused by violent external and visible means whilst the insured/golfer is playing golf.
2. Liabilities incurred by the insured against sums for which the insured shall become legally liable to pay as compensation arising from accidents caused by the insured whilst playing or practicing resulting in:
 - Bodily injury to any person not being a member of the insured's family or household nor in his service (other than persons casually engaged as caddies).
 - Damage to property not belonging to, nor in the charge or under the control of the insured.
3. Loss or damage to personal effects e.g clothing and shoes.
4. Loss or damage to sporting equipment.
5. Medical expenses resulting from accidental bodily injuries for the golfer or the caddies.
6. Charges and expenses incurred by the golfer after holing in one.

OTHER PRODUCT FEATURES

- Territorial limits – East Africa
- Age limit – 18 to 75 years

Maximum limits of liability

No.	Description	Option I	Option II
1.	Sporting Equipment	100,000	200,000
2.	Sportswear	10,000	20,000
3.	Third-Party Liability	500,000	1,000,000
4.	Personal Accident <ul style="list-style-type: none">• Golfer• Caddy	250,000 150,000	500,000 250,000
5.	Medical Expenses <ul style="list-style-type: none">• Golfer• Caddy	100,000 20,000	200,000 50,000
6.	Hole in one	20,000	50,000
	Premium (Inclusive Levies)	5,063	10,085

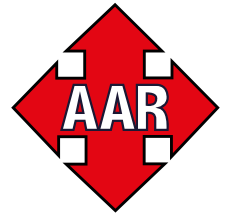
Excess (Applicable to sporting equipment only) 5% of each and every loss minimum KShs 5,000/-

AAR INSURANCE KENYA

Real Towers, Hospital Road, Upper Hill, Ground Floor
P.O Box 41766-00100 GPO, Nairobi
Tel: (020) 289 5000 , 254 703 063 000 / 730 630 000
Email: info@aar.co.ke | www.aar-insurance.com



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Golfers Insurance Proposal Form

MPESA PAYBILL NO: 333200

Data collection consent: Pursuant to the data protection act, 2019 ("DPA") and the European Union General Data Protection Regulation ("EUGDPR"), AAR Insurance (K) Limited ("AAR Insurance"), in its capacity as a data controller and/or processor under the DPA and EU GDPR must obtain your explicit, affirmative, and informed consent before it can collect or process any personal data for a lawful basis. AAR Insurance shall only use your personal data to administer applied products and services requested from AAR Insurance. In order to provide you with the above services, AAR Insurance will need to collect, process and store your personal data for the duration of the product. If you consent to us storing your personal data for this purpose, please tick the check box.

I agree to AAR Insurance's collecting, processing and storage of my personal data.

PART A: DETAILS OF THE PROPOSER

1. Name Of Proposer: _____
2. Mobile No.: _____ Telephone No. (Office): _____
3. Email Address: _____
4. Postal Address: _____ Postal Code: _____ Town: _____
5. PIN No. (Attach copy of each): _____ ID No. / Passport No. (Attach copy of each): _____
6. Business/trade/occupation: _____
7. Name of the Club for which you are a Member: _____

PART B: LIMITS OF LIABILITY/SUM INSURED

8. Option selected Option I Option II

Period of Insurance, From: _____ To: _____
(Date /Month/Year) (Date /Month/Year)

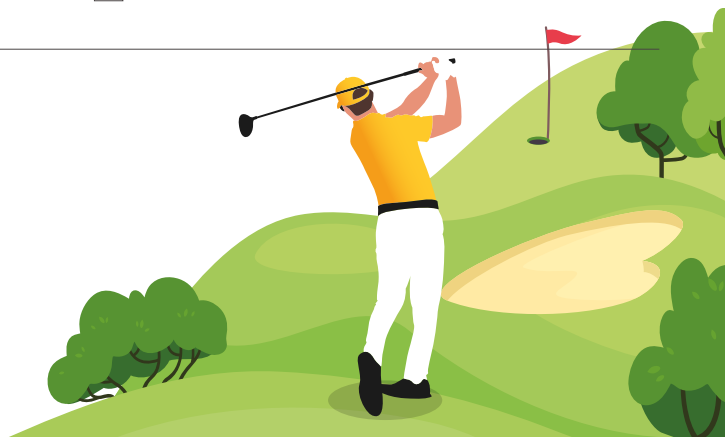
PART C: RISK DETAILS

9. Name of previous insurer (s): _____
10. Has any insurance company in respect of insurance against All Risk, Burglary or Fire
- a) Declined to insure you? Yes No
 - b) Require special terms to insure you? Yes No
 - c) Cancelled the policy or declined to renew it? Yes No

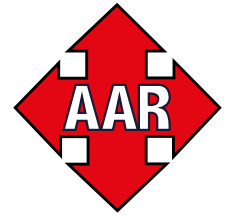
If so, give the name of the insurer: _____

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11. Have you sustained any loss or losses in respect of All Risks, Burglary of Fire? Yes No

If so, please give details below.

a) Date: _____

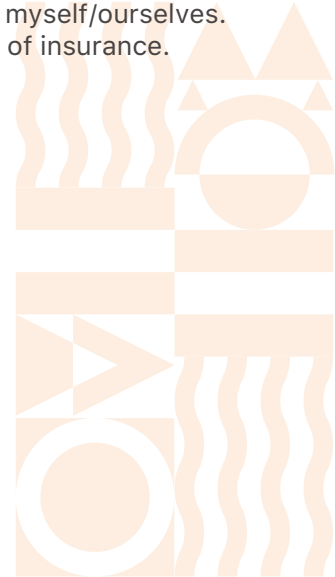
b) Nature of claim: _____

c) Claim amount: _____

NB: If there are many claims, please attach a separate list.

DECLARATION

I/We hereby declare and warrant that the statements given above are true and complete, and agree that this proposal and declaration shall be the basis of the proposed contract between the company and myself/ourselves. I/We further agreed to accept a policy on the usual company terms and conditions for this class of insurance.



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PRIVACY POLICY

Welcome to AAR's Privacy Notice. We appreciate you taking the time to read all our notices carefully.

AAR Insurance Limited ("AAR", "We" "Us" "Our") is committed to ensuring that your Personal Data is collected and used lawfully and transparently. We process your personal information according to the provisions of the Data Protection Act, 2019, and its supporting Regulations.

1. Who is AAR?

AAR is a leading medical and general insurance company, providing innovative underwriting solutions to individuals, families, and businesses. We offer products ranging from Family Plans, Personal Accident Insurance, School Insurance, Home Owners Insurance, Medical Insurance for SME's and Corporates, Professional Indemnity, WIBA Cover, Travel Insurance, Marine Insurance and Landlord Insurance. Our offices are located at Real Towers, Upper hill, Nairobi, Kenya.

2. Scope of this privacy notice

This privacy notice applies to anyone who interacts with us about our products and services ("you," "your") in any way.

3. How we collect your personal data

We collect personal data directly from you by email or hardcopy format.

We may also collect information indirectly through third parties who act on our behalf (e.g., agents, brokers, or your employer – if you are in a Group Scheme) or whose assistance is necessary for the purposes of offering our products and services to you.

4. Categories of personal data

We process the following categories of personal information about you and/or your dependents:-

- Biodata.
- Contact data.
- Identification information.
- Location data.
- Financial information (where applicable).
- Contractual data.
- Employment data.
- Sensitive personal data such as health information and information relating to you, your spouse and children and information relating to your next of kin.

5. How we use your personal data

AAR processes your personal data for the following purposes:

- To provide you with information on our products and services.
- To assess your eligibility for payment plans.
- Process your premium and other payments.
- To inform you about changes in our services and products.
- To prevent, detect and investigate crime.
- To carry out market research, statistical analysis and customer profiling to improve quality of our products and services; and
- To comply with our legal obligation among others.

6. Lawful grounds for processing your personal data

We process your personal data on the following legal bases: -

- Informed consent
- Performance of a contractual obligation.
- Compliance with our legal obligations, our legitimate interests, and for historical, statistical, journalistic, literature and art or scientific research.

7. Your rights

- Right to be informed of the use of your data.
- Right to access your information.
- Right to ask us to correct, erase and restrict the use of your information.
- Right to object to your information being used.
- Right to receive data in a machine-readable format.
- Right to withdraw your permission for us to use your information.
- Right to automated decisions including profiling.

8. Whom do we share your information with?

AAR may share your personal information with:

- Appropriate personnel within AAR.
- Third-party service providers such as cloud system service providers, agents and brokers and archiving service providers. When we share with these service providers, we do so on a need-to-know basis and under clear contractual terms and instructions for the processing of personal data.
- With Other Third Parties: We also share your personal information with other third parties such as our legal representatives on lawful grounds.

PRIVACY POLICY

9. International transfer of personal data

AAR stores your personal information on cloud systems whose servers are located outside Kenya and on servers of its authorized third-party service providers. This means that your Personal Data may be transferred across international borders to countries other than Kenya.

AAR takes appropriate steps to ensure that it gets your express unsolicited consent and puts in place necessary protective safeguards before transferring your personal data outside Kenya.

10. How we protect your information

AAR shall take appropriate technical, physical, legal and organizational measures, which are consistent with applicable privacy and data security laws and its data privacy policy.

11. How long do we keep your information?

We keep your personal information in line with the criteria set out in the privacy policy available on our website. The length of time shall be based on the minimum retention periods required by law or regulation.

12. Where should you direct your complaints?

If you have any questions or complaints about the processing of personal data, you can contact AAR on privacy@aar.co.ke

I consent to my phone and email contacts being used to receive:

1. Communication related to my policy.
2. Company communication and marketing information.

Date: _____
(Date /Month/Year)

Signature of Proposer:
(Rubber Stamp/Seal)

Kenya

Head Office:

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+254 051 2216739
Cell: +254 731 669915

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