

Players Personal Liability FAQ

For Golfers



Introduction

Golf Australia maintains a Player's Personal Liability Insurance Policy for all members of affiliated golf clubs, facilities, and venues.

Broadly this policy covers the legal liability of all affiliated members to pay compensation for personal injury or property damage to a third party which occurs while playing or practicing golf or attending a golf event or venue as a player, guest, or spectator.

Frequently Asked Questions

What happened in the Magnetic Island case ?

The Players Liability Policy was implemented in 2009 by Golf Australia to respond to the type of claim following the incident at a Charity Golf event at Magnetic Island in 1994.

A golfer hit a ball which struck a player in the fairway ahead of them. The player who hit the ball could not see the group in front. They were found to be negligent in this situation as it was determined they should have ensured that the fairway was clear, rather than assuming it was.

They were sued and the plaintiff was awarded \$2.6M. A news article can be found here; <https://www.smh.com.au/national/court-upholds-2-6m-payout-to-golfer-20040430-gdiu7z.html>

What is changing from March 1, 2025 ?

There are now some specific exclusions which have been added for any claim, loss, damage, liability or costs and expenses incurred directly or indirectly in connection with third party property damage to:

- Golf Carts; or
- Personal electronic devices include phone, iPad, watch, rangefinder or anything similar.

Further, there will now be some limited circumstances where a \$1,000 excess will be payable by the individual member should a claim be made for property damage where the golfer is found to have acted in a negligent manner.

Before the excess is payable on all property damage claims, the insurer will conduct a thorough investigation to determine if the member is likely to incur any legal liability through negligence.

The insurer will indemnify the member as is the intent of the policy. If the insurer determines that that member was not negligent in their actions and therefore not liable, then the insurer may choose to defend the claim rather than settle the claim.

Clubs with repeated instances of property damage claims may need to review their boundary issues, consult with property owners, and implement measures to prevent further claims. Club members are under no obligation to engage this insurance policy in the event of an incident.

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What does the policy cover?

The policy covers the legal liability that a playing member of an affiliated club may incur while playing or practicing golf. This cover extends to all affiliated members while they are playing or practicing golf anywhere in Australia or New Zealand.

The Policy provides coverage for up to \$20M of public liability for any one incident.

This includes accidental injury or damage an individual may cause to someone else or their property for which the golfer was found to have caused through negligence, subject to the General Exclusions of the Policy, some of which are outlined below.

What is not covered by this policy?

While this is not exhaustive, this policy does not cover:

- Any property damage or personal injury caused by non-member player.
- A member's own equipment for damage or loss
- A member's own personal injuries sustained on a golf course
- Any damage that you cause to a cart that you own/hire/borrow
- Actions that deliberately cause damage or injury and are determined to be wilful conduct.

Please refer to the [Policy Wording](#) for full details.

Are non-member players covered under this policy ?

This Policy is only in place to provide liability coverage for all members of affiliated golf clubs, and does not provide insurance coverage for non-member players in the event that they cause property damage or personal injury to a third party while playing or practicing golf.

Golf Australia has worked with Marsh, our Insurance broker, to develop an insurance product for players that are not members of your club that mirrors the coverage provided to members.

The product can be accessed from the [Marsh website](#).

What if I'm playing at a course other than my home club, does the policy still apply?

Yes, the Golf Australia Player's Personal Liability policy covers all affiliated members of a club while playing at any golf course or facility in Australia or New Zealand, not just your home club.

As long as you are a registered member of an affiliated club or facility it will apply, regardless of which course you are playing on.

What is my Duty of Care as a Golfer?

When playing or practicing at a golf facility, every individual has a responsibility to ensure they act in a way towards other individuals that does not put others in harm through their own actions. Examples of health & safety protocols that you must follow to avoid willful conduct are:

- Ensuring greens, fairways and other target areas are clear before playing;
- Calling "fore" as loud as you can when an errant shot is heading in the direction of others, or where others could be;
- Taking note of weather conditions and allowing for the impact they may have on your shots;
- Ensure you adhere to all Local Rules including following instructional signage around the course;
- Taking care when driving golf carts, particularly in high-traffic areas, carparks, and uneven terrain; and
- Ensuring they are not intoxicated or under the influence of drugs while playing or driving golf carts.

When will I have to pay the \$1,000 excess?

You will only be required to pay the excess when:

- You want the policy to respond to a property damage claim against you; and
- The insurer determines your actions were negligent and there is a likelihood that you have some liability; and
- The insurer will incur external costs to defend you.

You will not have to pay the excess while the insurer is assessing the claim.

You are under no obligation to engage the insurer after they have assessed your claim.

If you choose not to pay the excess, the policy will not provide you with any coverage for the liability you may face as a result of the damage you may have caused to the third party's property.

How do I submit a claim under this Policy?

If an incident has occurred whilst you are playing or practicing golf, you should always report the details directly to your Club to ensure that you will have access to the liability protection of the Policy in the event that you are found to be negligent.

Your Club administrator will assist with the submission of the claim, involving collecting details from both parties to assist the Insurer determine the outcome of the claim.

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Am I covered by the policy if I injure myself?

No, the Golf Australia Player's Liability policy does not cover injuries you cause to yourself or are caused to you.

It only covers claims made by third parties, such as other players or spectators, for injuries or property damage you may accidentally cause while playing golf.

For personal injury coverage, consider individual personal accident or health insurance.

How do I find out more information about the Policy details?

Please contact your Club or facility administrator for any specific questions you may have about an incident at your Club or facility.

For all general Policy information, including full policy wording, you may access it via the Golf Australia website, available [here](#) or reach out to us via help@golf.com.au.

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