



REAL FEDERACIÓN ESPAÑOLA DE GOLF

Arroyo del Monte 5. 28049 MADRID- T: (34) 913 769 130 - F: (34) 915 563 290 - rfegolf@rfegolf.es - www.rfegolf.es

Circular 13/2026

INSURANCE POLICIES ATTACHED TO THE FEDERATED LICENSE OF PERSONAL ACCIDENTS AND CIVIL LIABILITY FOR FEDERATED ATHLETES

RENEWAL

We hereby inform you that the RFEF has proceeded with the renewal of the insurance policies attached to the federated sports licence with the company **ALLIANZ** Seguros y Reaseguros S.A. These are as follows:

1. Personal Accidents Insurance (Policy nº 046557680):

- **Coverage: accidents** suffered by federated members that arise from **sports practice** during the course of a competition or training at a federated golf course, in the amounts and with the established conditions within the policy document.
- **Included situations:**
 - **Myocardial heart-attacks** (or myocardial infarctions) and **angina pectoris** occurring on the golf course or within the club's facilities following said practice are included.
 - *Non-traumatic* injuries sustained whilst driving a golf buggy are likewise covered.
- **Excluded situations: The private or personal practice of golf** (outside of competition or federated training) is **expressly excluded**, as are any pre-existing injuries or pathologies.

This policy may be consulted at <https://rfegolf.es/rfeg/poliza-federado>

2. Civil Liability Insurance (Policy nº 046540082):

- **Coverage: Third-party** claims (damages to spectators, caddies, or even other federated members) for **bodily injury/ies or material damages** caused by the federated member **during sports practice** at a federated club in Spain and abroad anywhere in the world, in the amounts and with the established conditions in the policy document.
- **Excluded situations: damages caused by the use of motor vehicles, including golf buggies or golf carts.**

This policy may be consulted at <https://rfegolf.es/rfeg/poliza-federado#p2>

What to do?

To access the coverage of the insurance policies, it is imperative that the Golf Course strictly follows and adheres to the Action Protocol and duly completes the documentation

1. **⚠ Protocol:** It is MANDATORY to follow and comply with the instructions set forth in the action PROTOCOL (whether for Accidents or Civil Liability) which is available on the RFEG website.
2. **⚠ Claim form:** **The golf course/club must correctly complete the claim form.** Should this requirement not be met, ALLIANZ will NOT assume liability and bear with the incurred costs.
3. **Conservación:** Courses and clubs are obligated to retain a copy of the processed claim form for a minimum period of ONE YEAR. **⚠ Important:** Failure to comply with the action protocols or the aforementioned one year custody obligation may exempt ALLIANZ from assuming the costs arising from the incident.

COVERAGE TRAFFIC LIGHT RFEG FEDERATIVE LICENSE

🟢 COVERAGE (WHEN PROTECTION APPLIES)

- ✓ **Covered Sports Accidents**
 - Injuries without prior pathology
 - Occurring on occasion of federated sports practice
- ✓ **Only in These Situations**
 - Competition on federated course
 - Training in federated course
- ✓ **Also Considered Accidents**
 - **Myocardial infarctions** occurring on on the **golf course**
 - **Angina pectoris** occurring during **golf practice** on the **course**
 - In both cases, **immediately thereafter**, inside the **federated club's facilities**
- ✓ **Buggies** (incident scope)
 - Non-traumatic injuries of federated athlete driving
- ✓ **Civil Liability**
 - Damage to **third parties** or their property
 - At a federated or **official club**
 - Anywhere in the **world**

⚠ MANDATORY REQUIREMENTS FOR COVERAGE

- ✓ **COMPLIANCE WITH PROTOCOLS**
 - Clear and true information
 - Submission in due time and manner

Failure to comply may imply **loss of coverage**

EXCLUSIONS

- ✗ **Private Practice of Golf**
 - Federated golf
 - Playing on own account
 - Activities outside federated
- ✗ **Civil Liability for Motor Vehicles**
 - Golf carts
 - Buggies
 - Any motor vehicle



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BUGGIES/GOLF CARTS AND OTHER VEHICLES USED IN THE GOLF COURSE 🚗

Law 5/2025, of July 24, has enacted several significant amendments to the civil liability and mandatory insurance regime, which thereby affects buggies, maintenance machinery, and other vehicles used on golf courses and sport facilities.

- **What has changed?** The law broadens the definition of "motor vehicle". It now encompasses numerous *buggies* (those that exceed 25 km/h, or those that weight more than 25 kg and can attain a speed of 14 km/h or more) and stipulates that they are deemed to be "circulating" even within internal pathways, practice areas or club car parking spaces (not exclusively on public roads).
- **Implication:** *Buggies* that meet this new revised definition **shall MANDATORILY possess their own civil liability insurance**. The federative policy DOES NOT PROVIDE COVERAGE for these vehicles.
- **Effective Date:** Said obligation will take effect from **January 1st, 2026** onwards.
- **Recommendation:** Whether acting as a club or a private individual with a buggy (under ownership, *renting* or *leasing*), you must consult your insurer and procure the corresponding mandatory insurance.

📢 INFORMATION AND DIFUSION

All information is available to review within the corresponding section of the RFEG web portal 👉
<https://rfegolf.es/rfeg/poliza-federado>

FRAUD/STATISTICS

🛡️ Prevention y Control

For the prevention of potential frauds that could make the policies more expensive for federated members, and for statistical purposes, ALLIANZ will conduct a stringent registry of the number of processed claims.

🔑 Obligation for federated Clubs and Courses

All **clubs, golf courses and federated sport facilities** are **OBLIGED** to **retain the processed claims** for a minimum period of **ONE YEAR** following their notification to the insurance company.

We remain at your disposal for any further information at the RFEG telephone number 91-555 26 82.

In Madrid, on February 24, 2026

THE SECRETARY GENERAL

ERNESTO BENITO SANCHO