

## **Circular 82/2019**

### **INSURANCE POLICY OF PERSONAL ACCIDENTS AND CIVIL RESPONSIBILITY FOR FEDERATED SPORTS**

#### **SUBSCRIPTION OF NEW POLICIES**

We inform you that the RFEF has contracted the insurance policies attached to the federated sports license with the CIA. ALLIANZ Seguros y Reaseguros S.A.

These insurance policies cover (i) the accidents of the federated people suffered as a result of the sports practice and (ii) the civil liability that said federated persons cause as a result of said practice. All this, in the terms provided by Royal Decree 849/1993, of June 4, which determines the minimum benefits of the Mandatory Sports Insurance, as well as the Law 50/1980, Insurance Contract.

#### **POLICY COVER**

##### **1. Of the accident policy (046557680):**

Accident is understood to be punctual, violent, sudden, external and unrelated to the intentionality of the federated, suffered during sports (including those produced as drivers of buggies), provided they are not due to injuries chronic and / or preexisting, chronic diseases or pathologies derived from the usual practice of sport, repeated microtrauma, tendinitis, chronic bursitis, osteoarthritis or arthritis, herniated discs, and in general, any degenerative pathology.

The myocardial infarction and angina pectoris suffered by the federated will be considered an accident, provided that they occur on the playing field during sports practice or, subsequently, in the field, at the club or sports facilities.

Accidents suffered by the federated drivers of a golf buggy are covered.

To access the coverage, it is NECESSARY to follow the instructions of the PROTOCOL OF ACTION IN CASE OF ACCIDENTS.

##### **2. From the civil liability insurance policy (046540082):**

The federation will be covered for potential third-party claims for damages - bodily or material - caused by sports in a federated or official club, anywhere in the world (within the specific financial framework), which explicitly excludes those arising from the use of motor vehicles. including golf carts.

They will not be third parties in coverage, of persons who, with respect to the causative federation, are spouses or relatives who are sincere or close relatives, up to the second degree, or are employed in the development of the functions of their duties.

In order to access coverage, it is NECESSARY to follow the instructions in the CIVIL LIABILITY PROTOCOL.

#### **IMPLEMENTATION OF THE PARTIES**

Only the proper completion of the parties and compliance with the action protocols will provide access to the agreed coverage.

Otherwise, ALLIANZ is not responsible for the costs.

### **BUGGIES and GOLF CARS**

We remind all clubs / golf courses and affiliated sports facilities the civil liability that results from driving / using golf cars that are NOT included in these guidelines, and that is why we RECOMMEND that those who own properties, on lease or lease, continue to take out an INSURANCE covering the liability for such use.

### **INFORMATION AND DISTRIBUTION**

All the information can be consulted in the corresponding section of the RFEG website [www.rfegolf.es](http://www.rfegolf.es)

We ask the clubs to continue to place all the information on their bulletin boards to the knowledge of all the federations.

### **SCAMS / STATISTICS**

In order to prevent possible fraud that makes the policy more expensive for the federated and also for statistical reasons, ALLIANZ will conduct a register of all reported and number of cases processed.

For this reason, it is mandatory for golf clubs / golf courses and federated sports facilities, to retain the processed cases, at least for one year after the Communication to Inc. insurer.

We are at your disposal for further information by phone to Royal Spanish Golf Federation 91-555 26 82.

***Madrid December 30, 2019***

***Luis Álvarez de Bohorques y Silva***  
***Secretary General***