



ROYAL SPANISH GOLF FEDERATION

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

# Circular 19/2025

## RENEWAL OF INSURANCE POLICIES ATTACHED TO THE FEDERATED LICENSE PERSONAL ACCIDENT AND LIABILITY INSURANCE FOR FEDERATED ATHLETES

### RENEWAL OF INSURANCE

We inform you that the RFEG has proceeded to the renewal of the **insurance policies attached to the sports license of the federated** with the Cia. **ALLIANZ** Seguros y Reaseguros S.A.

These insurance policies cover (i) **accidents suffered by federates** in connection with the practice of sports and (ii) **civil liability** caused by such federates in connection with the practice of sports. All of the above, under the terms provided by Law 39/2022, of December 30, of Sport, and the Royal Decree 849/1993, of June 4, determining the minimum benefits of the Mandatory Sports Insurance, as well as in Law 50/1980, on Insurance Contracts.

### POLICY COVERAGES

Those derived from the text of the respective policies. For informational and non-contractual purposes, they are the following:

#### 1. Accident policy (046557680):

A sports accident is understood as that suffered by the insured parties during a sports activity in which an injury occurs without pathology or previous anatomical alteration. **Only those occurring during a competition or training session** on a federated golf course are included. Private golf practice is excluded.

**Non-traumatic accidental injuries** suffered by members driving a *golf buggy* are also **covered**.



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Myocardial infarctions and angina pectoris suffered by federates is also considered an accident, provided that they occur on the playing field during the practice of sports or in the facilities of the club or sports premises.

**In order to access the coverage, it is NECESSARY to follow the indications of the PROTOCOL OF ACTION IN CASE OF ACCIDENTS.**

### 2. Liability policy (046540082):

Federated will be covered against possible third party claims for damages - corporals or material - caused by reason of sports practice in a federated or official club, anywhere in the world (within the economic limit subscribed), expressly **excluding those derived from the use of motor vehicles, including golf cars.**

The following shall be considered third parties;

- owners of federated golf facilities and golf courses, spectators and *caddies* (see definition of third party - page 5 of the policy).
- Federated who are spouses or relatives by blood or affinity, up to the second degree, of the deceased.

**In order to have access to coverage, it is NECESSARY to follow the indications of the PROTOCOL OF ACTION FOR CIVIL LIABILITY.**

### FILLING OUT THE REPORTS

Only the **correct** completion of the reports and compliance with the action protocols will give access to the coverage subscribed. Otherwise ALLIANZ will not be responsible for the costs.

### BUGGIES AND GOLF CARS

We remind all Golf Clubs/Golf Courses and federated sports facilities that the civil liability caused by the driving/use of golf buggies/cars is **NOT** included in these policies, for which reason we **RECOMMEND that those who own, renting or leasing them, take out an INSURANCE POLICY to cover the liability involved in such use/utilization.**

### INFORMATION AND DISSEMINATION

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



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Clubs are kindly requested to post all information on their bulletin boards for the information of all members.

### FRAUD/STATISTICS

In order to prevent possible fraud that could make the policies more expensive for federated and also for statistical reasons, ALLIANZ will keep a record of the number of claims processed. For this reason it is **MANDATORY FOR GOLF CLUBS/GOLF COURSE AND FEDERATED SPORTS FACILITIES TO KEEP THE PROCESSED CLAIMS**, for at least **ONE YEAR** after the communication of the claim to the insurance company.

We remain at your disposal for any further information at the phone number of the Royal Spanish Golf Federation 91-555 26 82.

Madrid, March 11, 2025  
GENERAL SECRETARY

ERNESTO BENITO SANCHO

