

Errant Golf Balls

All golfers are aware that golf balls sometimes don't go where they are intended to and come to rest in places they are not supposed to be.

With our proximity to roadways, this happens more than at a country course.

However, the number of incidents where a ball strikes a person or vehicle is actually quite small in number - when they do we need to have an understanding of what to do.

Here goes:

If your ball leaves the course and hits a person or a vehicle the golfer has the responsibility to make sure that the person(s) is okay and does not require medical assistance.

You should get the person's name and phone number - even snap a picture of their vehicle on your phone. This is information you will use later.

And always call the ProShop - let them know there was an incident. They can provide advice and get additional resources if needed.

*In the case of a vehicle **windshield**, the owner's car insurance could cover windshield replacement - except for the (owner's) deductible. The golfer is responsible for that amount.*

The good news is that a Member's Golf Canada membership carries insurance that will reimburse you for the deductible (less \$50). When you file the claim you will need the information you collected at the scene.

*There are other benefits to your Golf Canada insurance including Equipment, Travel and Golf Cart incident coverage. You can find this info at <https://www.golfcanada.ca/incident-protection/> along with the forms that are needed to file a claim for **reimbursement**. Claim limits range from \$1000 to \$2500 depending on the type of incident.*

*If your ball hits **another part of the vehicle** it may not be covered by insurance. This often results in a small dent. A dent can be 'popped' out at a body shop.*

Other parts (e.g. broken headlight) also may not be covered. The expenditure for these is likely modest - the golfer is still responsible.

*If your ball **hits a person** you absolutely need to make sure they are okay or call for medical assistance.*

*If your ball hits a **house or other building** you are responsible for any damage caused. Even if no one is home, you need to call the ProShop and let them know. GolfCanada insurance covers windows. <https://www.golfcanada.ca/incident-protection/>*

It is not acceptable to ignore your responsibility. Even if you didn't see your ball land you do know approximately where it went - if you see any activity in that area you should ensure that the situation does not require assistance.

Your ball - your responsibility!