

STAGS HOLE IN ONE INSURANCE

The Hole in One (HIO) insurance proposal was passed at the 2025 AGM and will be introduced this year.

HIO insurance is commonplace within many established golf societies.

It is voluntary for those who would like to take part.

It is designed to help members minimise worry and maximise the enjoyment of achieving a hole-in-one with no monetary worries.

Why have a HIO scheme? A HIO can be achieved by the best shot ever or the luckiest shot ever.

Any one of us could be the one to hit that elusive ACE at any time.

If achieved, it could prove very costly, as the successful golfer may feel obligated to buy drinks for their fellow society members to mark the occasion. In today's world, that could mean a very expensive day out.

This Insurance scheme will ease any monetary burden, unlike expensive external schemes it will be funded by its own members.

Any successful HIO golfer can use the money for whatever they see fit.

Cost will be £10 per season and will cover all Society day events organised throughout the season which will include monthly society days, weekends away and STAGS charity events.

It could cost you less than £1 per event; depending upon how many events you attend.

STAGS competition matches played outside of society days or events such as Ryder Cups against other societies are excluded from the scheme.

The insurance pot will be capped after 2 seasons (2 x £10 payments)

If the pot is not won within those 2 years, the "fund" will be held by the treasurer until such time it is won or the Society no longer exists.

In this case any money will be returned to those existing members who have entered.

No money will be returned to anyone who leaves the society.

All money generated within the scheme will be awarded to any paid-up member who achieves an HIO first at a STAGS society event. If more than 1 person achieves an HIO at the same event, the money will be shared equally by those who achieve an HIO.

The final decision on whether the HIO criteria have been met will be made by the Treasurer with in consultation with the committee.

Once an HIO is achieved, the existing scheme ends, and a new scheme starts providing there is sufficient interest within the society to do so.

If you wish to take part, please send £10 to the STAGs Treasurer.

You can make a payment any time during the season, but you will have to have entered the scheme before an HIO is achieved to receive any money.

Payment for entry into the scheme will NOT be accepted after any HIO is achieved.

Any member, including new members, can join the scheme at any stage of the season, however, anyone wishing to join in Season 2 must pay for Season 1 to ensure equality of payment.

If anyone achieves the HIO in Season 2, they will have to have made Season 1 and Season 2 payments before their HIO.

HIO must be witnessed by playing partners; at least one must be a STAG member.

A HIO can be achieved on any hole, i.e. PAR 3, PAR 4, etc., but must be achieved with 1st shot.

A provisional or penalty shot that goes in the hole will not be deemed as an HIO.

The scheme only applies to STAG members, not guests.

STAGS Treasurer.