



# Simulator Hole-In-One Insurance

## Excitement Without the Exposure

Simulator hole-in-one contests bring added energy to club leagues and off-season play. With Simulator Hole-in-One Insurance from Tokio Marine HCC – Specialty Group, clubs can offer members the chance to win high-value prizes like a new car, cash, or a luxury golf getaway—without assuming the financial risk.

It's a simple way to elevate the member experience, increase league engagement, and create memorable moments, all backed by an A+ rated insurer with decades of experience in skill-based promotions.

### Coverage Overview:

Simulator Hole-in-One Insurance protects your business from the financial impact of awarding a prize if a participant lands a virtual ace. The shot must meet predefined requirements (distance, difficulty, equipment, environment), and if it goes in, the prize is paid by us—not you.

### Perfect For:

- Golf retailers, leagues, and simulators
- Hospitality or in-store activations
- Watch parties and corporate events
- Fundraisers and charity tournaments

### Participation Requirements:

- A pre-approved golf simulator software and designated virtual course hole
- Minimum distance of 150 yards
- All attempted must be recorded and auditable within the software
- On-site staff must attest to the HIO
- No mulligans or practice shots allowed
- Simulator settings must meet minimum standards (e.g., firm fairways, stimp 10, calm wind)
- Equipment must comply with USGA/PGA rules
- Players must be registered participants and non-professionals, instructors, or NCAA golfers who played within the past 5 years