



April 15, 2025

Joseph Campbell
Tournament Director
3336 Bacon School Road
Saint Joseph, MI 49085

Re: 2025 Knights of Columbus Memorial Golf Hole In One Contest

Dear Joseph,

I am pleased to enclose a Promotion Goods and Services Contract providing prize coverage for the above captioned hole in one contest. This Contract covers the specified prize value for each and every hole in one occurring in full compliance with the Contract Terms.

Please review the Contract Terms with the event committee. Any changes in specific contest data such as the date, target hole #, target hole yardage, number of shots, prize value, etc., REQUIRE NOTIFICATION TO HOLE IN ONE INTERNATIONAL PRIOR TO THE START OF THE CONTEST. After normal business hours, changes are required in writing via fax (775-826-4653) or email (changes@hioi.com). I strongly suggest you forward a copy of the Promotion Goods and Services Contract to the resident golf professional prior to the contest in order to help ensure all Contract Terms and yardage requirements are enforced.

I have enjoyed working with you in providing prize coverage for this hole in one contest. Please call me at 800-827-2249 if I can be of any further assistance to you.

Sincerely,

Lorea Beshears
Account Specialist

**P.S. DON'T FORGET TO PROVIDE WITNESSES (CONTRACT TERM B-1)
AND SET THE YARDAGE CORRECTLY (CONTRACT TERM B-2)!**



Hole-in-One U.S.A.

PROMOTION GOODS AND SERVICES CONTRACT
HOLE IN ONE CONTEST

CONTRACT #: H526662

CLIENT: Joseph Campbell
Tournament Director

MAILING ADDRESS: 3336 Bacon School Road, Saint Joseph, MI 49085

DAYTIME PHONE: 269 208-6015

EMAIL: joe@campbellworld.com

CONTEST NAME: 2025 Knights of Columbus Memorial Golf

LOCATION: Blossom Trails Golf Course

INSURED TARGET HOLE DATA

SUBJECT TO THE CONTRACT TERMS PRINTED ON PAGES 2 AND 3 OF THIS CONTRACT.

<u>DATE(S)</u>	<u>FORMAT*</u>	<u>HOLE#</u>	<u>YARDAGE</u>	<u># OF CONTESTANTS (SHOTS) PER DAY</u>		<u>PRIZE VALUE</u>	<u>DESCRIPTION</u>
06/14/25	T	5	150	72 Amateurs	0 Professionals	\$10,000	Cash

*FORMAT: T=Tournament Format, S=Shoot-Out Format

This contract is issued to the above-named Client for the sole benefit of said Client. The performance of Prize Indemnity Holdings (PIH), d.b.a. Hole in One International and Hole-in-One U.S.A. prize payment obligations under this Contract is insured through Constitution Insurance Company, LLC Series X-34 under Master Policy # PISC-CLIP-2025-001.

DATE ISSUED: April 15, 2025
Reno, Nevada

Insured by:



PRIZE INDEMNITY HOLDINGS

Joe Guerrero, President



PRIZE INDEMNITY HOLDINGS

A DOXA COMPANY

HOLE IN ONE CONTEST CONTRACT TERMS

(Read Carefully)

Contingent upon full compliance with these Contract Terms, **PRIZE INDEMNITY HOLDINGS (PIH)** hereby agrees to provide the prize, or up to the specified prize value, for each and every hole in one (as defined by the United States Golf Association [USGA] Rules of Golf) that occurs during the hole in one contest and in accordance with the target hole data specified on the Contract. The rights and obligations of the parties to the Contract are exclusive to the contracting parties, may not be assigned, transferred, or delegated, and are not intended to create any third-party beneficiary rights for any contestant in the hole in one contest.

HOLE IN ONE CONTEST FORMATS

1. **TOURNAMENT FORMAT** – A hole in one contest conducted on a hole used during the normal course of tournament play in which every officially pre-registered player in the tournament, barring exclusion, is an eligible contestant in the hole in one contest.
2. **SHOOT-OUT FORMAT** – A hole in one contest conducted as a stand-alone event in which eligible contestants are selected via pre-defined criteria (i.e. qualifying, drawing, auction, etc.).

A. BEFORE THE HOLE IN ONE CONTEST

1. **YOU MUST ACCURATELY FILL OUT AN APPLICATION AND PAY!** – A fully completed and signed application along with valid and full payment must be:
 - a) Addressed to PIH and postmarked by the U.S. Post Office **prior to the day of the contest** (Certificate of Mailing is strongly recommended as evidence of postmark), or
 - b) Addressed to PIH and shipped via Courier **prior to the day of the contest** (Courier receipt is strongly recommended as evidence of ship date), or
 - c) Tendered online (HoleInOneInternational.com or HoleInOneUSA.com) **prior to the day of the contest**, or
 - d) Faxed to PIH (775-826-4653) with a valid Visa, MasterCard, or American Express **prior to the start of the contest**, or
 - e) Emailed to PIH (bind@prizeindemnityholdings.com) with a valid Visa, MasterCard, or American Express **prior to the start of the contest**.

PIH is not obligated to pay for a prize absent a completed application and timely, full payment.

IMPORTANT: Agents of any kind act exclusively on behalf of the Client, not PIH.

2. **WE WILL SEND YOU CONFIRMATION!** – Upon acceptance of your application, PIH will mail, fax, or email a Contract confirming your participation in our hole in one prize program based solely upon the submitted application and payment. The Contract will supersede all prior agreements or representations, whether written or oral, and contains the full agreement of both parties. The submitted application and payment will control in the event of any inconsistencies.

B. DURING THE HOLE IN ONE CONTEST

1. **YOU MUST PROVIDE TARGET HOLE WITNESSES!** – Client must guarantee the presence of witnesses, age 21 or older and not participating in the contest as follows: For prize limits up to \$50,000, one witness is required; \$50,001 to \$100,000, two witnesses are required; \$100,001 to \$250,000, two witnesses (one of which is a PGA certified Golf Professional) are required; greater than \$250,000, two witnesses (one of which is a PGA certified Golf Professional) are required, as well as a continuous, unedited videotape shot from behind the green of all shots to win the prize. All witnesses must be located greenside, in full view of the green and tee at all times, and out of harm's way. All liability for the safety of the witnesses is borne by the Client, not PIH. **PIH is not obligated to pay for a prize if a hole in one occurs without the verifiable presence of witnesses (and videotape if applicable) as specified above.**
2. **YOU MUST ACCURATELY SET THE TARGET HOLE YARDAGE ACCORDING TO THE CONTRACT!** – From the point on the teeing area from which each shot is initiated to the flagstick, the target hole(s) must measure **NO LESS THAN** the specified yardage on the Contract. Women (amateurs only) may shoot from a yardage of up to 15 yards less than the specified yardage (Shoot-out Formats excluded) but **NEVER LESS THAN 135 YARDS. Do not trust the tee markers to be set at the correct yardage. Prior to the start of the contest, with assistance from the Golf Professional, set the tee markers using a rangefinder or the in-ground yardage markers (keeping in mind that the hole location will affect the overall yardage). PIH is not obligated to pay for a prize, or any portion thereof, if the actual yardage of a hole in one is less than the yardage specified on the Contract.**
3. **ONLY ELIGIBLE SHOTS ARE ALLOWED TO BE TAKEN AT THE PRIZE!** – A "Shot" is defined as a "stroke" by the USGA Rules of Golf. In order for a shot to be eligible, it must be taken by an officially pre-registered or pre-qualified contestant, whose amateur or professional status is correctly specified on the Contract. Only one shot per contestant per target hole is permitted. Practice or qualifying shots, mulligans, or substitute shots for other contestants from the insured yardage are not permitted. A contestant is an "Amateur" if they meet the USGA Rules of Amateur Status on the date of the contest. A contestant that does not qualify as an "Amateur" is a "Professional." **PIH is not obligated to pay for a prize if the winner's amateur or professional status is not correctly specified on the Contract.**

HOLE IN ONE CONTEST CONTRACT TERMS CONT'D

(Read Carefully)

- TARGET HOLE REQUIREMENTS!** – A regulation (as defined by the USGA Rules of Golf) four and one-quarter (4 ¼) inch hole (cup) must be used. Only one hole (cup) may be cut in each specified target hole green without written permission from PIH. On nine (9) hole courses, it is conclusively presumed the first time a hole is played it is numbered one (1) through nine (9), and the second time it is played it is numbered ten (10) through eighteen (18). **PIH is not obligated to pay for a prize if a hole in one occurs on any hole not specified on the Contract.**
- NON-TARGET HOLE REQUIREMENTS!** – PIH will provide up to four ancillary hole in one prizes to be offered on non-target holes (tournament format contests only). In order for a non-target hole to qualify, it must measure from teeing ground to flagstick NO LESS THAN 135 YARDS for both men and women. No witness is required, yet a minimum of two playing partners must verify the occurrence of a hole in one. PIH reserves the right to substitute ancillary prizes of equal or greater value.

C. AFTER THE HOLE IN ONE CONTEST

- YOU MUST NOTIFY US IMMEDIATELY OF A HOLE IN ONE!** – Client must report the occurrence of a hole in one to the claims department via telephone no later than the first business day following the contest.
- YOU MUST COLLECT PROOF OF A HOLE IN ONE!** – The following documentation must be provided to PIH in connection with a hole in one contest claim:
 - Affidavits by the Target Hole Witnesses (per B-1), the Winner, the Contest Director/Chairman, and all Playing Partners (forms will be furnished by PIH).
 - Original signed and completed scorecard of the Winner (tournament format contests only).
 - Original Tournament Pairing Sheet (tournament format contests) or Qualifying/Selection Documentation (shoot-out format contests) clearly documenting the names, telephone numbers (if requested by PIH), and amateur or professional status of all pre-registered or pre-qualified contestants.
 - If applicable (per B-1), a continuous, unedited videotape shot from behind the green of all shots to win the prize.
- WE WILL CONDUCT AN INVESTIGATION!** – Upon receipt of the documentation specified in C-2, PIH shall conduct a reasonable investigation of the facts surrounding a hole in one. PIH reserves the right to require the Client to produce the Winner and any Witnesses for a polygraph examination as a condition to prize payment if, in the sole opinion of PIH, such an examination is warranted by the facts. All polygraph examinations will be completed by a licensed American Polygraph Client selected by PIH. **PIH is not obligated to pay for a prize if, in the sole opinion of the Examiner, the Winner or any Witness fails to pass (i.e. no attempted deception) the examination.**
- BOTH PARTIES AGREE A DISPUTED CONTEST CLAIM WILL BE SETTLED AS FOLLOWS!** – **Choice of Law, Disputed Contest Claims, Venue, and Attorney's Fees** – Any and all disputes between the Client and PIH shall be governed by the laws of the State of Nevada, without regard to its conflict of laws, and submitted to binding arbitration in accordance with the rules of the American Arbitration Association and pursuant to the provisions of the Nevada Uniform Arbitration Act. The venue for such arbitration shall be in Washoe County, Nevada. If for any reason there is litigation between the Client and PIH, the exclusive jurisdiction and venue for such litigation is a state district court in Washoe County, Nevada. The Client agrees to pay PIH's reasonable attorney's fees and expenses associated with any such arbitration or litigation in the event PIH successfully prosecute and/or defend any such arbitration or litigation. **Client acknowledges that PIH is not party to nor involved in the conduct or implementation of the hole in one contest and therefore agrees to protect, indemnify, and hold harmless PIH from any and all Contest claims made due to the conduct or implementation of the hole in one contest, which is in any way inconsistent with the Contract or Terms.**

D. VARIABLE HOLE IN ONE CONTEST CONDITIONS

- YOU MUST CONTACT US PRIOR TO THE CONTEST WITH ANY CHANGES!** – Any changes in the date, target hole number, target hole yardage, number of shots, prize value, etc., REQUIRE NOTIFICATION TO PIH PRIOR TO THE START OF THE CONTEST. After normal business hours, changes are required in writing via fax (775-826-4653) or email (changes@prizeindemnityholdings.com). Any contract fee adjustments will be billed or refunded after the contest. **IMPORTANT: Prize payment will be prorated downward if a hole in one occurs and the actual number of shots has been understated.** (Example: number of shots specified on the Contract divided by the number of shots actually taken times the prize value = amount paid.)
- IF YOU MUST CANCEL OR RESCHEDULE!** – You must notify PIH no later than the first business day following the contest. Assuming no shots were taken on the target hole(s), a full refund less a \$50.00 cancellation charge will be made if the contest is canceled, or the Contract will be amended to a rescheduled date without additional charge. Partially completed contests, before weather termination, allow the unused number of shots fee to apply to a rescheduled date held within 90 days.
- PUBLICITY** – PIH reserves the right to use names, likenesses, photos, and videotape furnished by the Client for marketing purposes without any compensation to any party involved in the contest.



800.827.2249



888.827.2249



Hole-in-One U.S.A.

800.383.7273

Receipt

Page	Receipt Date	Receipt #
1	04/15/2025	213968

Prize Indemnity Holdings, LLC
 6195 Ridgeview Court, Suite A
 Reno, NV 89519

Payment Type

MC - XXXX-XXXX-XXXX-6653 Authorization Code = 015068

Contract #	Client Name	Invoice #	Description
H526662	Tournament Director Joseph Campbell	424595	2025 Knights of Columbus Memorial Golf

TOTAL RECEIVED**\$ 208.00**

Joseph Campbell
 Tournament Director
 3336 Bacon School Road
 Saint Joseph, MI 49085

Prize Indemnity Holdings, LLC
 6195 Ridgeview Court, Suite A
 Reno, NV 89519