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**TO: DISTRICT SECRETARIES
EXECUTIVE
MEDIA**

CIRCULAR 18/2016

FULL HOUSE INSURANCE CLAIMS

As the national body governing the sport of lawn bowls in South Africa we applaud short term insurers for the cover granted to policyholders for achieving a Full House in bowls. It indeed adds a nice touch to the cover their policy offers their policyholders.

In most policy wordings, the insurers request a letter from the hosting bowling club to verify the Full House achievement. We, as the national body, have been made aware of abuse of this requirement. Some of the letters confirming "Full Houses" do not actually state the traditional meaning of a Full House and we know that this leads to claims being submitted that do not qualify. As the governing body we feel that this practise is immoral and therefore instruct all clubs to take notice of the contents of this letter.

The below mentioned are examples of the interpretation of a Full House known to have been applied when achieving the maximum number of shots in respect of a player or team that can be scored on a particular end during a game of bowls.

- If you score 4 shots in a singles game where every player plays with 4 bowls
- If you score 6 shots in a 2 bowl trips game where the 3 players in a team play with 2 bowls each
- If you score 6 shots in a 3 bowl pairs game where the 2 players in the team play with 3 bowls each
- **If you score 8 shots in a fours game where the 4 players in the team play with 2 bowls each**
- **If you score 8 shots in a pairs game where the 2 players in the team play with 4 bowls each**
- **If you score 9 shots in a trips game where the 3 players in the team play with 3 bowls each**

Bowlers qualify for an 8 or 9 badge only in respect of the last 3 highlighted examples. These constitute qualification for a Full House.

Scoring 4 or 6 shots does not constitute a Full House even if the player or team only plays with 4 or 6 bowls respectively. In addition to the aforesaid even if the conditions of the tournament have been changed to accommodate this, the applicable Full House rules shall apply.

The second point we would like to raise is the level of competition qualifying for a "Full House". Once again, to qualify for 8 or 9 badges, the Full House must be achieved during an official competition either at Club, District or National level, excluding tabs or social games.

Without interfering with the specific wording of a Full House used by insurers, we hereby instruct the hosting clubs to only issue letters for Full Houses if it adheres to the following:

A Full House is achieved when a team scores 8 or 9 shots in a bowls competition played in terms of the rules of Bowls South Africa, at any recognised bowling club in the country. The hosting club should verify the Full House in a letter stating the players' names, the date and level of competition as well as the 8 or 9 scored. The letter must be on a Club's letterhead and clearly indicate the writer thereof as well as his/her contacts details. A copy of the signed score card which clearly indicates the 8 or 9 should accompany the letter.

John Ravenscroft
Operations Manager

Executive Committee:

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Members: Heather Boucher, Trevor Davis, Fred Kruis & Charles Levy

