Women's Golf Illawarra Inc.

2027 Pennant Competitions

Terms of the Competition issued 1st Sept 2026

1. Each club may nominate one team only in each of the Gold, Silver & Bronze competitions.

2. Two clubs may form a combined team in any Pennant competition. Neither club may nominate a separate team in that particular competition.

3. The minimum number of teams required for a Pennant competition is four, subject to the WGI Match Committee's decision.

4. A player must be an amateur lady golfer with a current GA Handicap and can only play pennants for one WGI affiliated club of which she is a financial member. WGI has adopted the Golf Australia Gender Policy.

5. **MATCH PLAY INDEX**:
The Match Play Index to be produced for the required 18 holes of the competition. The WGI Committee strongly recommends that each club has its own Match Play Index for inter-club competitions and not use the universal index unless this is closely aligned to the course. The Match Committee can provide assistance in forming a match play index designed for your particular Ladies' course.

6. **GOLD, SILVER & BRONZE** Pennant competitions:
   (a) All matches to be played using the Ladies' Championship course.
   (b) 5 players in a team in Gold, Silver & Bronze Pennant competitions.
   (c) If 12 or more teams are nominated for any competition, then the teams will be split into 2 groups.
   (d) Gold, Silver & Bronze - Handicap match play using the full difference between Daily Handicaps.
   (e) GA Handicap limits for all competitions:
   * Gold Pennant players must have GA Handicaps from + to 20.0.
   * Silver Pennant players must have GA Handicaps from 17.0 to 30.0.
   * Bronze Pennant players must have GA Handicaps from 25.0 to 54.0.
   N.B. The maximum Daily Handicap allowed in WGI Pennant competitions on any course is restricted to 45.
   (f) Exceptions to 6. (e)
   * **Gold**:
   (i) In any round, a team may include a maximum of two players whose GA Handicaps are greater than 20.0, but they must use the upper limit 20.0 GA Handicap (to calculate their Daily Handicaps).
   * **Silver**:
   (i) If a club does not have a team in Gold, then, in each round, one player only, with a GA Handicap less than 17.0, may play in the Silver Team, using her current GA Handicap (to calculate her Daily H'cap).
   (ii) After a player has played at least one match in a team and her GA Handicap reduces below 17.0, then she is still eligible to play in that

team, but she must use her current GA Handicap (to calculate her Daily Handicap).

(iii) In relation to (i) and (ii) above, the overall maximum is one player, with GA H'cap less than 17.0, who may play in a team in each round.

(iv) In any round, a team may include a maximum of two players whose GA Handicaps are greater than 30.0, but they must use the upper limit 30.0 GA Handicap (to calculate their Daily Handicaps).

* **Bronze**:

(i) If a club nominates a team in the Bronze Pennant competition and has no team in Gold or Silver, then one player only with a GA Handicap less than 25.0 may play in the Bronze team, in each round, using her current GA Handicap (to calculate her Daily Handicap).

(ii) If a player has played at least one match in a team and her GA Handicap reduces below 25.0, then she is still eligible to play in that team, but she must use her current GA Handicap (to calculate her Daily Handicap).

(iii) In relation to (i) and (ii) above, the overall maximum is one player, with a GA Handicap less than 25.0, who may play in a team in each round.

(iv) The maximum Daily Handicap allowed in WGI Pennant competitions on any course is restricted to 45.

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(g) **Once a player has played in a match she is not eligible to play in <u>any other</u> Gold, Silver or Bronze team in that season.**

(h) If, in a round, a team plays more players below the minimum handicap limit, than is permitted under these Terms, then the lower GA handicap player will be deemed ineligible.
If, in a round, a team plays more players above the maximum handicap limit, than is permitted under these Terms, then the higher GA handicap player will be deemed ineligible.

(i) Using these guidelines, clubs are invited to nominate teams for each Pennant competition. Nomination forms are emailed to clubs in early September and need to be returned to the Pennant Coordinator 2 weeks prior to the WGI AGM.

7. **SCHEDULING OF MATCHES**:

(a) Where there is an odd number of teams in a competition, each team will play every other team once and will have a bye when hosting a round.

(b) Where there is an even number of teams in the draw, each team will play every other team once but must also play when hosting a round. The winning team from the previous year will neither host nor play a hosting team. However, when only <u>6</u> teams in the competition, an alternate draw is used with each team playing one team twice & all 6 teams hosting. This method allows each team to play 6 games, as against 5 games when previous winner does not host.

8. **MATCHES**

(a) Shall be played on Mondays, on fixed dates as per the draw.
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(b) Shall commence at times and tees indicated on the draw.
It is the responsibility of the Host Club to act as a marshal at the tee, ensuring times are adhered to as per the draw.

(c) All individual matches must be played as one match per time slot.

9. All matches shall finish after a maximum of 18 holes has been played.
As soon as a match is decided the players must leave the course.

10. All rounds of all Pennant competitions must be completed by all teams without exception.

11. Teams drawn first have the honour at the starting tee.

12. **ORDER of PLAY**:
Players shall play in ascending Daily Handicap order. That is, the player with the lowest Daily Handicap shall play first and the others follow in ascending order i.e. No. 1 to no. 5

(a) Formal lists will be supplied by the Pennant Coordinator and all information on these lists to be completed by the Team Captains - players' names, GA Handicaps, Daily Handicaps and Golf ID

(b) At least 15 minutes before each match, Team Captains shall simultaneously exchange their lists in Daily Handicap order. Players on the same Daily Handicap may play in any order. At the same time, the Host Official must be given a copy of the list of players as above. After the lists have been exchanged, no substitutes will be permitted, and these lists can only be altered to list players in correct Daily Handicap order.

(c) If a player plays out of Daily Handicap order the opposing team shall claim that individual match. Other matches may also be claimed, depending on the effect of the incorrect handicap on the playing order.

(d) If a player who is ineligible is played, that player only will be disqualified from her individual match, but no other individual match will be affected. If a player, whose GA Handicap means she is eligible to play, but she plays off an incorrect higher Daily Handicap, then that player only will be disqualified from her individual match, but no other individual match will be affected.

(e) If a player becomes unavailable to play after exchange of team lists, she is disqualified, in accordance with R&A Rule 5.3a. Hence, her opponent wins the match. Subsequent matches continue as per the list.

(f) Late to the Tee:
If a player arrives at her starting tee, ready to play, within 5 minutes after her starting time, the penalty for failing to start on time is loss of the first hole (R&A Rule 5.3a).
Any later than 5 minutes, then the penalty for breach of this Rule is disqualification. When a late player is disqualified, the opposing player wins that individual match.
Subsequent matches continue as per the list.
Players should leave sufficient time to allow for unforeseen circumstances while travelling to matches. The following are generally not valid reasons for waiving the penalty of disqualification under R&A Rule 5.3a:
getting lost, heavy traffic, misreading the draw or starting times.
However, there is no hard-and-fast rule. The proper action depends on the

circumstances in each case and must be left to the determination of the Committee.

If it is believed that exceptional circumstances result in a player not being able to tee off at her allotted time, then the following matches may tee off in the previously agreed handicap order. If the player is still not available to tee off five (5) minutes after the last match, then the opposing team claims that individual match. The results of other matches will not be affected.

13. **FORFEITS**:

(a) In Gold, Silver & Bronze a team must play if three players can be fielded so as not to give its opponent a walkover. These three players must play in positions 1,2 and 3(and 4 in the case of a 5-player team with one forfeit)
If a club is unable to field a full team, the WGI Pennant Coordinator and the opposing Team/Club Captain must be notified as soon as possible that the team shall consist of a certain number of players, and the team must forfeit the last place or places. Forfeits begin with the no. 5 player i.e. highest Daily Handicap player.
Each of the 2 Team Captains involved must provide the name of her player (plus Golf ID) who is giving or receiving the forfeit on the Team List for the Host official. These players are listed with their teams on Golf Box programme with 10 & 8 result.

(b) A forfeit, once officially notified, cannot be recalled.

(c) The player receiving the forfeit is not required to arrive at the course.

(d) If one club gives another a walkover, the former shall forfeit all points gained and thus scratch from the inter-club competition for the season. In addition, the offending club will not be eligible to field a team in that competition in the following season. All points gained by the opposing teams against this offending team shall be cancelled. Subject to Term 13 (e) below.

(e) If the walkover was caused by circumstances outside of the offending teams' control, then that Club may lodge an appeal, in writing by email, to the WGI Pennant Coordinator, within 48 hrs who, in turn, will present it to the WGI Match Committee for an extent of Term 13 (d). If found to be justified, points will be shared, and the Club will remain in the competition and be able to nominate a team next year.

(f) If a club withdraws a team from a competition after the draws have been issued and before the competition starts, then that club will not be eligible to nominate a team in that competition in the following season.

14. **COMMUNICATION**:

The WGI Pennant Coordinator will provide a list of mobile phone numbers for Team Captains, Club Captains & Presidents before the first round of matches. This will ensure prompt communication between teams, when it is necessary.

15. **HALVE a HOLE or a MATCH**

An agreement to halve a hole being played is permissible. However, if the players agree to consider a hole halved without either player making a stroke, they will be disqualified. R&A Rules 1.3b (1) and 3.2a (2).

16. **CONCESSION** of opponent's next stroke, hole or match - see R&A Rule 3.2b

17. **CADDIES** are not permitted in Gold, Silver and Bronze Pennant competition.

18. **ALCOHOL** The consumption of alcohol by players. On the course during a stipulated round is strictly prohibited. The penalty for breach of this Term of the Competition is loss of match.

19. **MOTORISED TRANSPORT** is permitted providing host club conditions are met. Etiquette requires that the Team Captain should notify the opposing Team Captain of the position number of each player who will be using motorised transport.

20. **DISTANCE MEASURING DEVICES**

During Pennant competitions (irrespective of any Local Rule that may or may not be in effect at the Host Club) a player may obtain distance information by use of a distance-measuring device. If, during a stipulated round, a player uses a distance-measuring device to gauge or measure other conditions that might affect her play (e.g. elevation changes, wind speed at the course), the player is in breach of R&A Rule 4.3, for which the penalty is loss of hole.

A mobile phone or smart watch may be used as a distance-measuring device if it conforms to this Rule and the phone communication facility of this device is turned off.

21. **MOBILE PHONES**

A mobile phone or smart watch, if not used as a distance-measuring device (see above), should be turned off while on the course and only used for an emergency outgoing call. However, a player who has a medical or other serious reason to have her mobile phone or smart watch switched on, must request approval of the Team Captains and her opponent for the device to be turned on in silent mode and used in such an emergency.

The penalty for a breach of this Term of the Competition is:

(a) Accidental ringing of phone or smart watch - warning for the 1st offence. For a 2nd offence - opponent could advise the player that she intends to make a claim to the WGI Match Committee and this could result in disqualification as per R&A Rule 1.2.

(b) Deliberate act causing distraction - opponent could advise the player that she intends to make a claim to the WGI Match Committee and this could result in disqualification as per R&A Rule 1.2.

22. **ADVERSE WEATHER CONDITIONS** including **EXTREME HEAT**

(a) Every effort should be made to play the matches on the scheduled day & time.

(b) In adverse weather conditions, the Host Club Committee may decide to cancel play if unplayable or unsafe weather conditions i.e. torrential rain, high winds, storm activity, extreme heat.

The WGI Pennant Coordinator must be consulted. Players should wait a maximum time of one hour to allow either the course to be re-opened or play to be officially abandoned. Please see Rule of Golf 5.7 regarding suspension of play.

If, at any time, the Host Club Committee becomes aware that motorised transport may not be allowed, then the participating clubs should be notified as soon as possible.

(c) No matches will be rescheduled (except if Playoff or a Final). If weather/course conditions necessitate the cancellation of any match on the day by the Host Club Committee, then all matches played that day on that course will be scored as squared matches. This applies whether the abandonment of play occurs before play starts or after play starts or after some matches have been completed.

d) This regulation does not interfere with a player's right to discontinue play if she believes there is a danger from lightning (refer R&A Rule 5.7a). If play is suspended due to lightning, then a resumption should occur when it is safe to do so.

e) Please see Appendix 1 on page 8 regarding extreme heat.

23. **POINTS SCORED**:

Players shall score one point for each individual win, 1/2 point for each individual squared match. The tally of these individual match points will determine the winning team between the 2 teams.

Teams shall score two points for a team win or one point for a team squared match. These team points will be used to determine the leader board.

24. **OFFICIAL RESULTS**:

(a) The Host Club Result Board is regarded as the official announcement of results.

(b) Each Team Captain is responsible for checking that the results displayed, on the Host Club result board, are correct and for signing this result form. The Host Club is required to keep the signed result form on file for 7 days.

(c) The Host Club is responsible for entering the results into the online Pennant result system (Golf Box) on the day of the competition.

25. **PROTESTS**:

(a) On behalf of her team, a protest may be lodged by the Team Captain who should, firstly, notify the Captain of the opposing team on the day of the match of her intention to appeal and her reason for doing so.

(b) The captain of any team entered in the competition may protest any breach by any team.

(c) All protests must be submitted in writing by email to the Pennant Coordinator as soon as possible but not later than midday of the Wednesday following the match when the alleged breach was committed. The Team Captain's appeal should be made in consultation with her team & her Club Captain and this consultation acknowledged in the appeal.

(d) All disputes shall be settled by the WGI Match Committee members and their decision shall be final.

26. **COUNTBACK PROCEDURE**:

A count-back procedure to apply in determining the order of places in all Pennant competitions.

If 2 or more teams have an equal number of Total Competition Points, the higher placed team will be determined by:

→ The more individual match points (individual wins & individual squares).

→ If still equal, then: the result of the particular contest between those tied teams.

→ If still equal then: count-back based on the results of the individual matches played in that particular contest, beginning with the result of individual

match no. 1 (i.e. match between lowest handicap players).

→ If still equal, then a playoff between the tied teams.

27. **PLAYOFF or FINAL**

When a **playoff or a Final** is necessary, then:

(a) To be eligible to play in a Pennant Playoff or Final, a player must have represented her Club during the current pennant season in that qualifying pennant team:
* at least once if the draw allows 6 or less matches to be played;
* at least twice if the draw allows 7 or more matches to be played.
If bad weather reduces the number of matches, the WGI Pennant Coordinator may alter this requirement.

(b) The Playoff or Final to be played on a course decided by the WGI Match Committee. The course selected must not be the Home course of any team involved.

(c) Individual matches must be played to a result until the winning team has won three matches.

(d) If weather/course conditions necessitate the abandonment of play on the day, then all singles matches in the Playoff or Final will be rescheduled and replayed from the starting tee.

28. **REQUIRED NUMBER of ROUNDS**:

A WGI Pennant will only be awarded when at least 50% of the number of rounds, as listed in the draw, is completed.

29. **HOST CLUB**:

It is the responsibility of the Host Club to see that at least one, and preferably two members of their Ladies' Committee are available during play, to ensure that these Terms of the Pennant Competition are adhered to and to adjudicate on any Rules of Golf queries that may be raised. A player cannot be one of these ladies.

30. **LUNCH**:

In the one or 2 weeks prior to hosting a Pennant Round, each Host Club should directly notify the visiting Team Captains and Club Pennant Coordinators of the arrangements for lunch at the Host Club. Team Captains will need to contact the Host Club directly with any special dietary requests.
As a courtesy, in advance, each Team Captain should advise the President of the Host Club the number of players in her team who will be staying for lunch.

31. **ADMINISTRATION**:

(a) All disputes shall be settled by the WGI Match Committee whose decision shall be final.

(b) The WGI Committee reserves the right to alter or vary these Terms at any time.

(c) The WGI Match Committee shall make the final decision on the mode of play each season and determine the areas in which the matches are played.

(d) The Pennant Coordinator will email, in early September, the nomination forms for the next season's competition. Clubs must advise the dates when their courses are not available for play to the WGI Pennant Coordinator 2 weeks prior to the AGM. Host dates will then be confirmed by early November.

(e) The WGI Committee will conduct the draw.

(f) It is the responsibility of the ladies' club committees to ensure their host days are booked for the drawn dates as soon as possible.

Appendix 1: **EXTREME HEAT POLICY**

The following is recommended to counter the impact of play on very hot days:

* Wear loose fitting, light weight clothing
* Apply sunscreen with minimum SPF 30+
* Wear a hat with a broad brim
* Drink plenty of fluids before, during & after your round of golf
* Avoid caffeine as this will increase dehydration
* Wear a neck cooler
* Spray your body with cool water
* Stand in the shade while waiting to play
* Use an umbrella
* Travel in a cart
* If feeling light-headed or generally unwell during play, immediately advise your opponent so assistance can be sought (e.g. Pro Shop staff).

Treatment for heat exhaustion:

* Re-hydrate asap
* Loosen or remove restrictive clothing
* Spray water on body and/or use water soaked towels or ice packs
* If in doubt, don't hesitate to seek medical assistance or transport to hospital.

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