

SENIOR AMATEUR TOUR



www.senioramateurgolftour.net

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Tour Policies

MEMBERSHIP APPLICATIONS AND HANDICAPS

The Senior Amateur Tour (SAT) is open to all amateur golfers 50 years or older during the calendar year. Upon registration an established, verifiable USGA handicap index is required. If a player does not have an established USGA handicap, SAT will accept a player's membership with five complete, verifiably signed and attested scorecards. These scores will be review by the local tour director and a tour handicap will be assigned. During the registration process, please provide complete and accurate membership applications. Each piece of data is not only required, but in the past SAT demographic information has helped attain a variety of extra member benefits.

MEMBER BENEFITS

- Membership in the SAT allows all members to compete in any SAT event in any city.
- Discounted practice round rates are negotiated with our tournament courses for the week before a tournament. Please be prepared to show your SAT member card to receive discounts.
- Members will also receive a Tour Welcome Bag that includes a shirt, hat and some other tour items.
- Members compete locally to qualify for the annual National Championship (October 24th-25th, 2018 event to be held in Hilton Head, SC).

ASSUMPTION OF RISK AND RELEASE FROM LIABILITY

By signing or electronically submitting a member application and entering and playing in a Senior Amateur Tour Event, the participant understands and agrees that there are certain dangers involved with the participation in a golf event, including but not limited to being struck by lightning, getting hit by a golf club, suffering from heat exhaustion, heart attack or injury from uneven terrain, all of for which risks participant assumes and solely accepts, and waives all claims of injury to body or property against Mac Production, LLC, and/or the local Tour Director. Further, the participant agrees that while on the premises of sites hosting the Senior Amateur Tour ("Event"), as well as all other presenting sponsors, co-sponsors and representatives affiliated with the tournament, the participant, and any guest, relative or anyone else affiliated with participant, shall be present at their own risk and that Mac Productions, LLC, and/or the local Tour Director shall not be liable for any claims for injuries or damages whatsoever to person or property of the participant or related person arising out of or in connection with the participation in the Event or presence at the Event. Participant agrees to indemnify and hold harmless Mac Productions, LLC , the Senior Amateur Tour and/or the local Tour Director from all claims by or liability to participant or affiliated person.

TOUR FORMAT

All tournaments are gross stroke play with USGA rules in effect. The rules of golf as governed by the USGA will apply with the following exceptions:

- Players in all flights can card a maximum of triple bogey on any hole. At any time on any hole if a player reaches triple bogey (including penalty strokes) and the ball is not holed out, the player MUST pick up his/her ball, help the group finish the hole and will record a triple bogey as his/her score for the hole.
- The local rules of a host course take precedence if in conflict.

TOUR FLIGHTS

The field will be divided into four indexed flights.

Flight	Index
Championship	0 - 3.9
A Flight	4.0 - 8.9
B Flight	9.0 - 13.9
C Flight	14.0 – 18.9

TOUR INDEX POLICY:

The Tour Index Policy is intended to group players into flights of comparable potential ability to promote fair competition within the flight. Indexes are based solely on SAT performance. The SAT index formula will closely mirror the published USGA handicap method (for a complete description see USGA Handicapping Manual at <http://www.usga.org/Handicapping/handicap-manual.html#!rule-14367>). The SAT formula differs from USGA handicap methodology in that it uses only rounds played on tour and substitutes the triple bogey rule in place of Equitable Stroke Control.

The number of rounds to be used to compute the SAT index will be based on the 20 most recent SAT scores, carried over from year to year, converted to differentials per the USGA formula. If a player does not have 20 scores, the following table will be used:

Number of SAT Scores	Number of Differentials Used
6 or less	Best 3
7-8	Best 4
9-10	Best 5
11-12	Best 6
13-14	Best 7
15-16	Best 8
17-18	Best 9
19	Best 9
20	Best 10
20+	Best 10

(Note: Since the SAT index formula differs from the USGA handicap method, the computed index is not a USGA handicap and cannot be used as such. Players must subscribe to a USGA Handicap Service to obtain an official USGA Handicap)

FLIGHT MOVEMENT

- **1 – Player moving into a higher flight**

When a player's SAT index drops below the current flight index level, the player will automatically be advanced into the new flight. The promoted player will be moved with 75% of his current points total as long as it does not exceed a tie for 5th place in the point standings in new flight.

- **2 – Player moving into a lower flight**

If a validated player's index rises into the range of the next flight bracket they may choose to retreat a flight. Eligible players must notify their tour director that they want to move to a lower flight. All requests to move down a flight must be made before the local tour's last three season rounds or by August 31st. After that time players may not move down for local or national events. No deduction will be made to points earned in a more advanced flight that are moved down. **Note: If a player has been moved up a flight and then is approved to retreat back, players lost points will be reinstated.**

- **3 - Index Validation:**

A player's SAT Tour Index is "validated" once five tour rounds have been posted. Until that time downward flight movement is restricted. Un-validated players whose index rises into the range of a lower flight may request the local Tour Director review their placement. Tour Directors will consider whether sufficient performance data is available to determine that a player is currently in a flight above the level of his playing potential. Normally two SAT scores are deemed insufficient to make this determination. Players should be aware that moving down a flight with fewer than seven scores in the system is a volatile position and a good round in their new "easier" flight could cause them to move back to their original flight with a reduction in points.

- **4 - Local Tour: Scoring out of flight:**

Tour flighting is based on a performance index system that groups together players of roughly similar potential ability. In order to maintain the integrity of each flight, the tour director retains the right to promote a player into a higher flight should a member return a single round score that indicates their actual playing potential exceeds the general ability of their current flight. The probability of an A or B flight player scoring four strokes below his/her tour index is approximately 130 to 1. The same is true for a C flight player scoring five strokes below his/her tour index. Therefore, when players post "once in a lifetime" scores the result will be reviewed. This will happen for A & B flights when a single round score is 4 strokes or more below the flight bracket; for C flights 5 strokes or more (course rating plus low range of the flight index bracket). If warranted, Tour Directors must immediately promote the player to the next higher flight. Tour directors will consider player performance history on tour and off (if available) in deciding whether this round is truly a great personal achievement or an indication that the player's potential warrants immediate movement to a more advanced flight. This promotion will be referred to as a "battlefield" promotion and will take place immediately at the tournament site.

- **5 - National Championship: Scoring out of flight:**

Players who compete in SAT National Championships are subject to the tour Sandbagger Policy. A formal director committee will be in place to make all decisions on scoring issues. The player's Local Tour Director will advocate for the player, representing player history, past performance and other factors relating to the player's flight placement. Players judged to be misrepresenting their ability, or manipulating their SAT index resulting in flight placement not representative of their actual ability will be disqualified without refund of fees.

DRESS CODE AND PLAYER CONDUCT

- The SAT will strictly enforce a tournament dress code with no exceptions. Collared shirts and soft spikes are required. (Mocks are considered Collared Shirts). No jeans, denims, jogging outfits, or sweat pants are permitted. Shorts may be worn.
- The SAT will not tolerate swearing, vulgar language, club throwing, alcohol abuse, lack of golfing etiquette, improper use of golf carts, or other such behavior. Such conduct may result in tournament disqualification and suspension or expulsion from the Tour.

CADDIES & SPECTATORS

- Caddies are not permitted on tour unless tournament course provides them in lieu of carts.
- Spectators are welcomed at SAT tournaments; however each course has different guidelines for spectators. It is not guaranteed the course will allow spectators and it's the responsibility of those who wish to follow the action to check with the tour director before the tournament to receive course instructions and spectator rules.

GUEST POLICY

Each member is allowed to invite (and be paired with) a single guest per event. Each "guest" player may participate in one tour event per year. We hope that you will choose to invite a potential new member, but if you have a visitor in town for the weekend and want to play golf in a Tour event, you may invite this guest providing you:

1. Pay the regular event entry fee for this person plus \$20.
2. Identify this person on a SAT membership application as your guest.

Your guest will be paired with you for the day and may be included in the proper handicapped flight for prizes even if you are playing in a different flight. Please note that if your guest wishes to participate in tournament prizes, then said guest will be required to produce a current verifiable handicap index at time of registration. Guest players do not accumulate points and are not entered into SAT tour standings. A guest may decide to join the tour and receive points towards SAT standings for the event, but must decide do so and inform the Tour Director within 24 hours of the event so that points can be awarded and tour standings updated.

WEATHER GUIDELINES

Simply put, if the course allows us on the course, we play. Bad weather is not of itself good reason for discontinuing play. However, per Rule 6.8.a (II), a player may discontinue play if he/she believes there is danger from lightning.

Any delays or cancellation of a tournament will be determined by the golf course and their staff in conjunction with the Tour Director. If a course becomes unplayable during a tournament, the tournament may be declared official if all players within a flight have played at least nine holes it is an official tournament.

If a tournament is cancelled a makeup date will be announced as soon as one is determined. Refunds will not be issued, but rather will be applied to the scheduled makeup date or the next available tournament. The choice will be up to the player, however it must be conveyed to the tour director in written fashion (email will suffice).

TOURNAMENT PRIZES

At each tournament, a portion of the tournament fee will be placed into the flight player prize pool. The amount of the portion differs for each tournament and is determined by the number of participants in each flight. Prize pools may vary on the day of the tournament from announced prizes due to late entries and withdrawals. The SAT adheres to the USGA Rules of Amateur Status in such that no single prize shall exceed \$750.00. Cash prizes will not be given, and all prizes will be in the form of Gift Certificates or Gift Cards.

TOURNAMENT TROPHIES

The winner from each flight will receive a crystal trophy or plaque at all majors and the National Championships.

Tournament Policies

TOURNAMENT REGISTRATIONS AND TEE TIMES

Only SAT members may participate in SAT tournaments and events (with the exception that members can bring guests, see guest policy above).

All tournament registrations must be done online through the website. Each tournament registration normally ends one week prior to the event (please consult your local manual for local registration requirements). This is done at the request of the golf course. Often times we need to pay for tee times a week in advance, therefore it is important to get entry fees into the system ASAP. Most of the courses accept one week as an acceptable window for the Tour Director to guarantee tee times

We welcome your registration for all events as soon as possible. Many members register for all of the events that they plan to play in for the season on their membership application. When we receive multiple event registrations, you are marked to play in those events whether you have paid or not. If you notify us within the appropriate time frame that you can't make one of the events, you will not be charged for the event or your money will be applied to your next event (see Tournament Cancellations and No Show policy below).

Tee times will be e-mailed or posted on the SAT web page at least one day prior to events. If you do not have your tee time information, please call the Tour Director. The course will also have the pairing sheet, but calling the tour director is the best and quickest solution.

TOURNAMENT CANCELLATIONS AND NO SHOWS

All withdrawals from a tournament must be done before registration for the event closes (unless local policy states otherwise). If a player withdraws from a tournament, his/her tournament fee will be held on account and be applied to the next tournament he/she registers for. In the case that a player does not play in another tournament, a refund will be issued at the end of the season.

Refunds are only available if the golf courses do not charge the tour for your missing the event. Most courses will charge the tour based upon the headcount given a week in advance. The Tour Director will do all he can to try and issue a refund, but be aware, most of the time this is out of his power.

In the event that a player does not show for an event, no refund will be given, and the players' ability to play in future events may be revoked.

TOURNAMENT CHECK IN

Sign in at tournaments with either the Tour Director or at the sign-in table. We require that you check in at least 20 minutes before your assigned tee time. Failure to do so may result in a 2 stroke penalty. Your timely appearance to the event will be recorded.

The SAT local Tour Director will provide the official score card and offer entrance to the skins pool. Check the official score card to verify that your flight is correct. Since flights are assigned via handicaps, it is important that we have your handicap on file correctly. Next, find your cart with your name on the cart card and stow your gear.

Allow sufficient time to perform your normal warm-up routine. The Tour Director will call on-deck the tee times as well as the players who should be on the tee. Be at the first tee ten minutes before your assigned time. For shotgun starts, your tee time is the time you must be in your cart in the marshaling area to hear the local course brief before driving to your starting hole.

TOURNAMENT TEE BOXES

All flights will be from a set of tees customized at each tournament. The following guidelines will be used for determining length:

- Championship Flight – 6000 to 6200 yards.
- “A” Flight will play at 6000 to 6200 yards.
- “B” flight will play at 5800-6000 yards.
- “C” flight will play at 5800-6000 yards
- Women will play from a tee box of the closest comparable slope rating to that of the men in the same flight. In the absence of a suitable tee box the local tour director will choose or designate a tee box or tee box combination the equivalent of 85-90% of the men's distance in the same flight.
- Note: These also will be the typical yardages that will be used for the National Tour Championship

ON THE FIRST TEE

» For all events, you will be provided an official score card/cards. As soon as you get it, BEFORE players tee off, check your scorecard to verify all the player information is correct. In the event that a piece of information is incorrect, clear it up with the Tour Director. If he is not immediately available, please advise your group and mark the problem on the scorecard so that adjustments can be made at the turn or at the end of the round (before you sign your card). Do not delay play to fix information that does not affect the conduct of your round (e.g. an incorrect handicap or wrong tee box is not a reason to hold up play if your group knows the correct tee box for your flight. However, information you cannot resolve that would cause you to play from the wrong tee box needs to be fixed before you start.)

» Exchange scorecards within your group. Each player’s score is kept by another player or official “marker” who must record the players’ hole-by-hole scores on the player’s line, and for reference may keep his own unofficial score at the bottom or far side of the card (you may also keep a separate unofficial scorecard for reference). Whenever possible, you should not be the marker for the player who is your marker; and should not be the marker for your cart-mate.

» The Director or starter will provide local course rules. Local rules take precedence over tour or USGA rules.

» Each player should identify his ball with a distinctive marking and show it to his playing partners. You must be able to positively identify that the ball you found is not one of the same brand and number that was lost by another player. If you cannot positively identify the ball as yours, then USGA rules deem your ball to be lost.

» Players may have a maximum of 14 clubs.

» Follow the starter’s instructions for order of play. In the absence of a starter, start in the order indicated by the Tour Director or local manual; or, if group score cards are used, tee off in the order of the names on the card.

DURING THE ROUND:

- » Keep golf carts away from greens and bunkers. Follow course markings for keeping carts on paths and properly entering or exiting the fairway.
- » After each hole players should announce their score for the hole so that it can be properly recorded and the honor determined for the next tee.

PACE OF PLAY

We want you to enjoy your round but for the sake of everyone's enjoyment need you to please stay in position. Slow play penalties will be assessed. Our goal is to play our round of golf in 4:30, and that means we need to play Ready Golf. Ready Golf is simply defined as HIT WHEN READY. If you reach your ball and are ready to hit, when other members of your group are not yet prepared, then go ahead and hit. Keep in mind that in stroke play competition there are no penalties under the Rules of Golf for playing out of turn.

Additional Pace of Play Rules/Guidelines

- Players can card a maximum of triple bogey on any one hole. After that the player must pick up for the hole. There is no limit to the number of triple bogies that can be carded in a round.
- Rangers will act as Tour officials and will warn slow groups and then report to the director. Times of each group will be noted after the first nine holes. If a 15-minute gap exists, the group is out of position and will only be warned one time.
- The penalty for slow play is 2 strokes for the entire group. All group members are expected to recognize the group is slow and take action to speed the group up.
- Repeat offenders will be asked to leave the Tour for the sake of all other players.
- Players should always hit a provisional ball when a ball goes into an area where it may be lost or OB. If you are unsure of the outcome of your ball and think it "may be" lost or OB, play a provisional ball.

DISAGREEMENT OR UNCERTAINTY OF THE RULES OF GOLF

Competitors doubtful of their rights or correct procedure during the play of a hole may play an alternate ball(s) under USGA Rule 3-3, but must comply with all requirements of that rule. Before playing any ball, the player must announce that he will play two balls under Rule 3-3, which ball is being played under which rule, and state which ball he wishes to count if the rules permit. At the conclusion of the round or first opportunity, the Tour Director will make the final ruling. In any discrepancy of the rules, the SAT Tour Director will make all final decisions.

AFTER THE ROUND: RETURNING SCORECARDS

As soon as possible after the end of the round, review official scorecards with your playing partners. Pull carts away from the final green so you don't obstruct following players. If you need a ruling, get it before signing the affected card. USGA rules for returning official scorecards will be imposed.

- Turn in scorecards as quickly as possible. Players are responsible for the correctness and proper return of their scorecard.
- Scorecards must correctly record a number indicating the strokes taken on each hole. Please circle birdies and eagles, no other markings please.
- If a player submits a signed card with a lower score on a particular hole than the actual score

made, the player will be disqualified from the tournament. It's crucial that all players come to agreement BEFORE the scorecard is submitted.

- Players must resolve any rules issues that occurred on the course before turning in the official scorecard. You must locate and obtaining a ruling from the local tour director and host course professional before completing your scorecard.
- All scorecards require at least two signatures; one by the marker and another by the player. All players should review their hole by hole scores for correct recording, and must sign to attest their score. Scorecards are considered final and submitted once given to scoring table with all signatures.

TIEBREAKERS

All first place ties will be decided by sudden-death playoff on the course. (Optional)

When necessary to break ties for prize purposes, local Tour Directors will determine and post policy to break ties for second, third, fourth, etc. Acceptable scorecard-playoff tie-breaking procedures include:

1. The USGA system (best total of last 9 holes, if the tying players have the same score for the last 9 holes, they check the last 6 holes, then the last 3 holes, and finally the 18th hole).
2. Best score on #1 handicap hole, #2, #3, *etc.*, until decided.

TOURNAMENT CONCLUSION:

Once the final scores are tabulated and the trophy has been presented to the tournament champion, the tournament is considered final and closed.

The SAT Tour Director will always be the final decision on all Tour matters.

POINTS SYSTEM

The points system is a nationwide formula intended to level the playing field and allows golfers the opportunity to qualify for the National Tour Championship. The point system applies to each flight.

Place	Non-Major Tournament	Major Tournament
1	450	900
2	275	550
3	225	450
4	175	350
5	165	330
6	155	310
7	145	290
8	135	270
9	125	250
10	115	230
11	100	200
12	90	180
13	85	170
14	80	160
15	75	150
16	70	140
17	65	130
18	60	120
19	55	110
20	50	100

For each finisher outside the top 20, deduct -2 points from the previous finish in non-major tournaments and -4 points in major tournaments. Continue deducting for each place until all golfers are accounted for.

POINTS TRANSFERS

SAT players will be allowed to make up 4 missed local events at any tour city around the country. Players can play and bring “away” points to their home tours to replace a missed tournament. Members cannot accumulate points for more than the number of events on their home tour. Once members meet the number of home tour events, they can play on away tours but cannot transfer any points to their home tour.

The following guidelines will apply to transfer of points for events outside of a player’s home tour:

- 80% of away points to their local tour points total, if the flight contains 8 or more players
- 60% of away points to their local tour points total, if the flight contains 5 to 7 players
- 40% of away points to their local tour points total, if the flight contains 2 to 4 players
- If a player is the sole competitor in the tournament event, no points can be transferred.
- Only one major can be transferred
- Players cannot transfer points for their tours’ scheduled final major event of the season.

The following guidelines will apply to transfer of points for players moving to a new city during the season:

- 75% of the player’s former tour points are moved to the new tour, but player cannot move higher than 5th place in the new tour’s current flight point’s standings.
- If the new tour city has yet to start their season, no points will be transferred.

NATIONAL TOUR CHAMPIONSHIP AT HILTON HEAD, SC.

The players finishing the season in the top fifteen (and ties) of Local Tour points standing from each of the four flights qualify for the National Tour Championship. To be eligible for the Tour National Championship, players must have competed and returned valid scores for at least 4 tournament rounds.

This year’s event will be played on five courses: Palmetto Dunes (Jones, Hills and Fazio), Palmetto Hall (Arthur Hills) and Dolphin Head.

Tuesday, **October 23rd** (Optional) Skins game. There will be separate skins pots for Champ/A and C/D.

Wednesday & Thursday: **October 24th-25th** all Tournament Rounds are played.

TIEBREAKERS

All first place ties will be decided by sudden-death playoff on the course.

For all other places the USGA system (best total of last 9 holes, if the tying players have the same score for the last 9 holes, they check the last 6 holes, then the last 3 holes, and finally the 18th hole).

TEAM CUP COMPETITION

Team Cup score is calculated from the best 2 scores from each flight each day. All flights then are added up from both days for an overall total winning tour. All tours must have at least 2 players in each flight to be represented as a team in Hilton Head. Charlotte currently holds the team cup from 2016.

2018 TOUR CHAMPIONSHIP SPECIFIC RULES:

1. ONE BALL RULE IS NOT IN PLAY THE ENTIRE TOURNAMENT.
2. RANGE FINDERS ALLOWED.
3. CADDIES ARE NOT ALLOWED.

TUESDAY OCT. 23RD TOURNAMENT REGISTRATION NIGHT & SKINS GAME:

12:30pm *Skins Game at Fazio or Hills in Palmetto Dunes Plantation.*

11:00-4:00 pm *Registration at the Fazio or Hills Clubhouse in Palmetto Dunes Plantation* 4:00-8:00 pm.

WEDNESDAY OCT. 24TH ROUND ONE BEGINS:

7:30am-8:30am Tournament check in for all flights and player warm-up at assigned courses.

ALL FLIGHTS HAVE A 9:00 AM SHOTGUN START!!!!

2:30-4:30pm *Scoring from Round One and lunch for all players at The Arthur Hills GC main scoreboard at Palmetto Dunes.*

Pairings for Round Two will be posted Wednesday evening on the Tour's website, www.senioramateurgolftour.net. Note: All pairings will be assigned by scores from the first round.

THURSDAY OCT. 25TH FINAL ROUND BEGINS:

7:30am-8:30am Player sign in and warm-up at assigned course.

ALL FLIGHTS HAVE A 9:00 AM SHOTGUN START!!!!

2:30-4:30pm *Scoring from Round Final for all players at main scoreboard at Arthur Hills at Palmetto Dunes.*

4:00-5:00pm *Closing Ceremony and Awards Presentation* for all winners including the Team Trophy, currently held by the Charlotte Tour.