

The Ladies Golf Club and the GTA AM Tour are proud to present the annual P. J. Dermody Insurance Broker Classic Supporting The Darling Home for KIDS

VNMP R2





The Darling
HOME FOR KIDS

P.J.Dermody
Insurance Brokers

The P. J. Dermody Insurance Brokers Classic



This event usually marks the midway point in the GTA AM Tour's Golf Season. We are honoured and pleased to return to The Ladies Golf Club of Toronto on Monday, July 13, 2026, for another fabulous opportunity at a Tour favourite stop where every player in every Flight gets to play the exact same golf course!

P. J. Dermody Insurance Brokers has returned to The Ladies Golf Club to sponsor this event, marking their 17th year as a sponsor for the GTA AM Tour! We proudly continue our support of **The Darling Home For Kids**, and once again this year **at The P. J. Dermody Insurance Classic**, we will donate $25 for each birdie, $50 for each eagle, and **$500** for any Hole-in-One scored on Monday, July 13, 2026. The better you play, the more we will donate to the **Darling Home For Kids**! How many more reasons should we give you to make you go as low as possible?

As GTA AM Tour players, you have helped support our endeavour to bring awareness to **The Darling Home For Kids** (DHFK) and the fabulous work they do in providing high-quality respite, residential and hospice palliative care services for children who are medically fragile and technology-dependent. In 2025, our combined donation from this event raised **$5,600** for The Home! Let's see how we all can increase that amount and make this year our greatest year yet! With your generous help, GTA AM Tour players have donated all or a portion of their skins wins to reach these incredible numbers!

The P.J. Dermody Insurance Classic at Ladies Golf Club!!

The Darling HOME FOR KIDS

Helping The Darling Home for Kids.

Tour Players have helped support our endeavour to bring awareness to **The Darling Home For Kids** and the fabulous work they do providing high-quality respite, residential and hospice palliative care services for children who are medically fragile and technology-dependent.

We have raised over **$47,000.00** for **The Darling Home For Kids** and hope you will continue your generous support of **The Darling Home For Kids** again this year.

By way of direct donations from Birdies, Eagles and Hole-in-Ones to players direct donations (see link below) and contributions of part or all of their skins winnings, we have been able to achieve a remarkable outcome.

This speaks volumes to the Goodwill and Generosity of the **GTA AM Tour Golf Community.**

https://www.darlinghomeforkids.ca/donate/

P.J.Dermody Insurance Brokers

Guest Policies and Information

Dress Code

General

All members, seasonal golfers, and guests are expected to wear appropriate clothing for the activity they are engaged in while on the property. The dress code will be posted on all event and function communications. Regular dining attire is casual.

Apparel logos must be either designer or golf related. Company logos of no more than six square inches on apparel are also acceptable.

Caps or visors are to be worn with the peak forward facing. Everyone must remove caps, hats, and visors inside the clubhouse while attending dining functions and during dinner service. Caps, hats, and visors may be worn inside the clubhouse, on the lawn or on the clubhouse patio during lunch service periods.

Smart denim (not ripped, frayed, distressed, torn or faded) is permitted in the clubhouse, adjacent patios and lawn only.

Golf

Ladies' celebrates an inclusive dress code with a mandate to be comfortably attired while playing golf or using the golf practice facilities. Attire should be neat, tailored and golf specific. Members and seasonal golfers are responsible for ensuring their guests are informed of the dress code prior to arrival.

All golfers must wear clothing and apparel sold specifically for golf; shorts, pants, dresses, skorts, skirts or athletic bottoms. Shirts may be sleeveless if they have a collar while shirts without a collar must have sleeves. Hats, caps, and visors must be worn with the peak forward facing.

Footwear – Soft spike footwear sold specifically for golf, running shoes, and athletic shoes are permitted. Cleats or metal spiked golf shoes are not permitted.

Inappropriate Dress – All denim, large or indiscrete logos, bare midriffs, cargo pants or shorts with external pockets with buttoned closures, warm-up or tracksuits, or sweat pants.

Parking Lot & Driveway

The driveway and parking lot speed limit is maximum 20km/h. Please observe and follow all signage including stop signs for golfer and employee safety.

All cars shall be parked in an orderly manner in the parking spaces provided. Cars will not be permitted to stand in front of the clubhouse longer than necessary to take on or discharge passengers. Accessible parking is available and clearly marked. Cars will be towed at the owner's expense if individuals use these spots without a valid accessible parking permit posted visibly on their vehicle. There will be no warnings.

The club will not be responsible in any way for loss or damage sustained to cars belonging to members, seasonal guests, or guests while on the property. We remind you to remove valuables from vehicles when parked in the club lot.

P.J. DERMODY INSURANCE BROKERS CLASSIC

Ladies' Golf Club of Toronto

Monday, July 13, 2026

NOTICE TO COMPETITORS

This information supplements the 2026 Local Rules and Terms of Conditions for the GTA AM Tour. The current issue of the Golf Canada Rules of Golf govern play. **Any rules on the host club scorecard do not apply**. **Penalty for breach of a Local Rule is the general penalty, unless otherwise noted.**

1. **OUT OF BOUNDS (Rule 18.2):** See GTA AM Tour Hard Card for how Out of Bounds is defined.

   HOLE #1: The parking lot to the left is Out of Bounds and defined by white stakes or lines.

   HOLES #11 & #12: The range to the right of holes #11 & #12 is Out of Bounds and is defined by white stakes or lines.

2. **HOST CLUB DROP ZONES ARE NOT AVAILABLE:** Any Drop Zone available at this event will be indicated by a GTA AM Tour sign.

3. **PENALTY AREAS (Rule 17):** Red and yellow lines define the edge of the penalty area. Where penalty areas are not marked with lines, the change in the height of the grass defines the edge of the penalty area. Where there is no change in the height of the grass, the penalty area is defined by its natural boundaries. Unmarked penalty areas are red penalty areas.

   HOLE #18: The fence on the right side of the driveway defines the red penalty area. A ball that crosses the fence and comes to rest in the unkept area bordered by the fence and creek is in the red penalty area.

   DROP ZONES AVAILABLE:
   HOLE #16: If a ball is in the red penalty area to the side or behind the green, including when it is known or virtually certain that a ball that has not been found came to rest in the penalty area, the player has these relief options, each for one penalty stroke:
   - Take relief under Rule 17.1, or
   - As an extra option, drop the original ball or another ball in the Drop Zone located before the penalty area. The Drop Zone is a relief area under Rule 14.3.

   Drop zone not available for ball in creek short of green

   HOLE #18: If a ball is in the red penalty area defined by the fence to the right of the driveway, including when it is known or virtually certain that a ball that has not been found came to rest in the penalty area, the player has these relief options, each for one penalty stroke:
   - Take relief under Rule 17.1, or
   - As an extra option, drop the original ball or another ball in the Drop Zone located before the green. The Drop Zone is a relief area under Rule 14.3.

   Drop zone not available for ball in creek short of green

4. **ABNORMAL COURSE CONDITIONS (Rule 16):** Any areas of ground under repair will be marked or noted.

NO PLAY ZONES: Areas that are ornamental garden beds, turf nurseries or decorative flowerbeds are No Play Zones that are to be treated as Ground Under Repair. Player must proceed under Rule 16.1

HOLE #6: The large poles and protective netting on the right side are immovable obstructions.
There is no line of sight relief, as the player may play underneath the netting towards the fairway.

HOLE #7: All large boulder rocks behind the 7th green/8th tee are part of the cart path.

HOLE #13: The hill on the right side of the green is NOT a garden. Players may play from the hill.

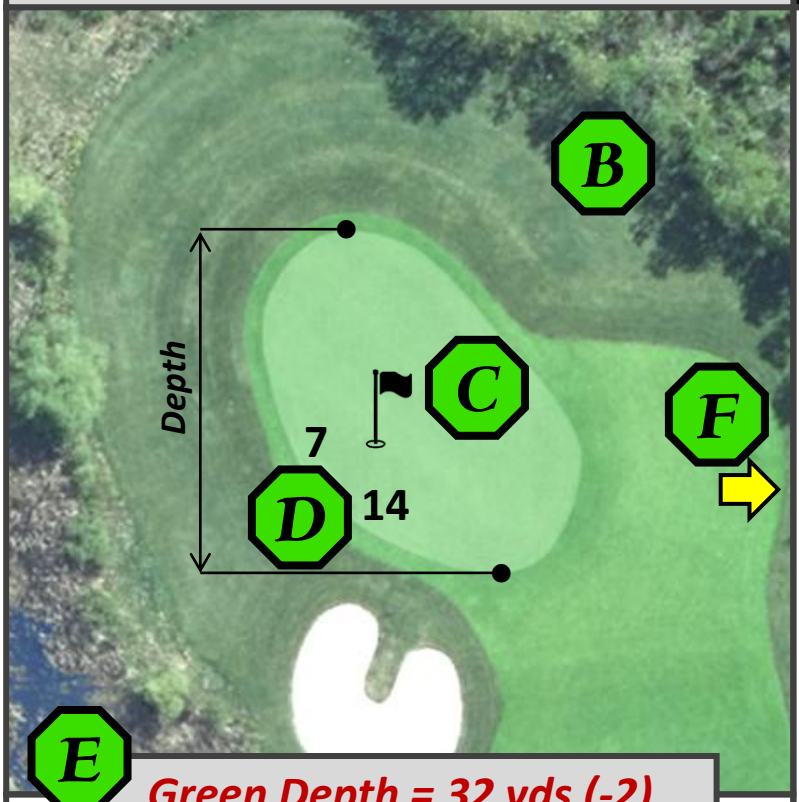
DROP ZONES AVAILABLE:

HOLE #18: For a ball in the clubhouse, gardens or bulkheads or on the pathway or driveway located to the right side of the green, the player has an additional option of using the Drop Zone located in front of the green.

How To Use This Guide

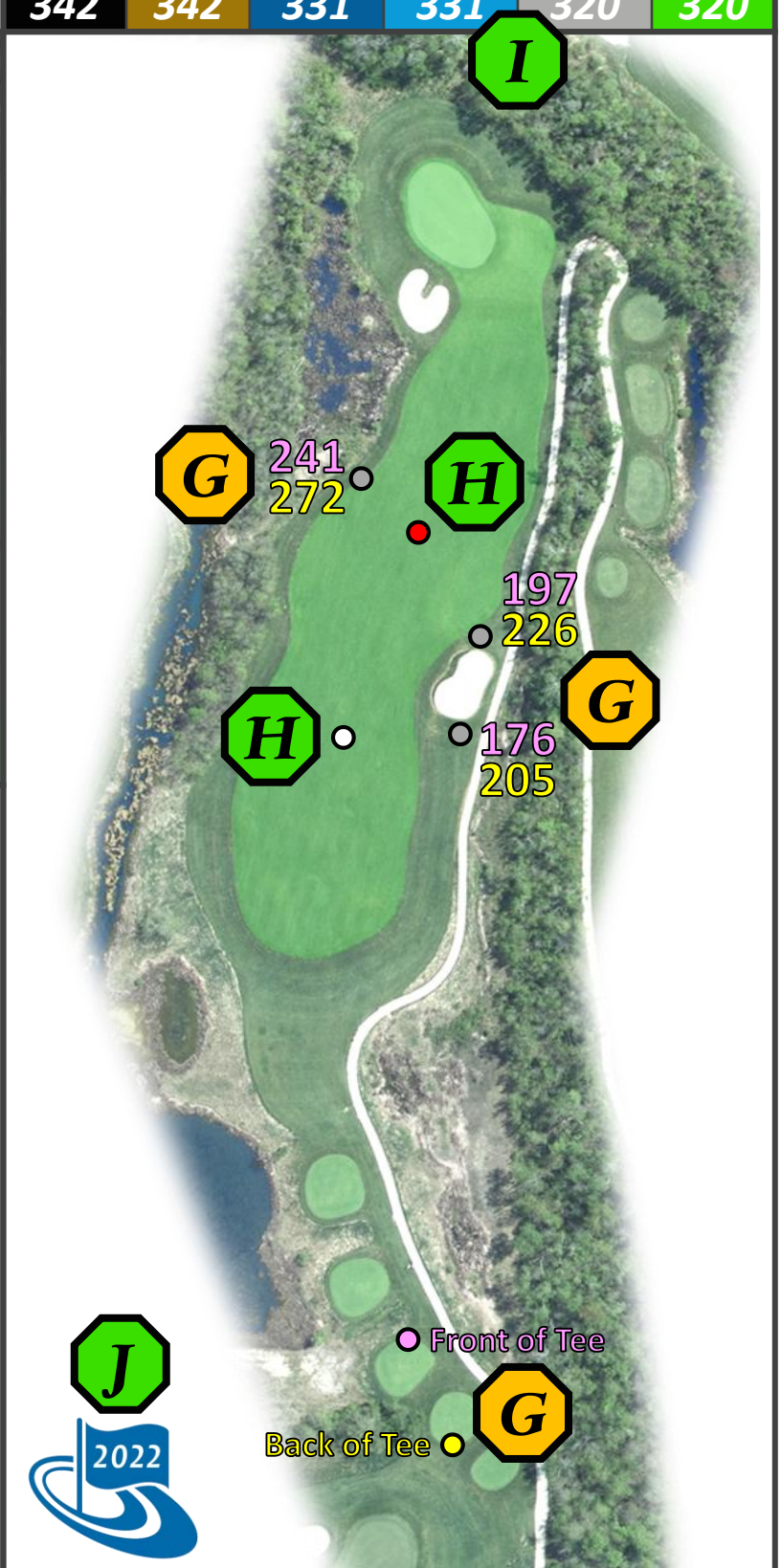
Hole #6 (Par 4)

CH	A	B	ONS	C	R
342	342	331	331	320	320



Green Depth = 32 yds (-2)

A. *This box provides pro tips and general information about the hole.*
B. *Image of the green complex (aligned to the 150-yard marker).*
C. *Flag showing the pin location.*
D. *Distances from the front and side of the green to the pin location.*
E. *Green depth and a +/- distance from the centre of the green to the pin in brackets.*
F. *Arrow indicating the direction to the next tee (leave your clubs here when walking).*
G. *Distances from spots in the teeing ground ●●● to various locations in the landing area ○. The distance text is colour coded to match the teeing ground spots. The actual tee marker positions will vary, but differences can be quickly paced off or estimated.*
H. *Standard 100 ●, 150 ○, 200 ●, and 250 ● yard markers.*



I. *Hole yardages for each flight.*
J. *Flag indicating the year of photography.*

Ladies Golf Club of Toronto

Hole #1 (Par 4)

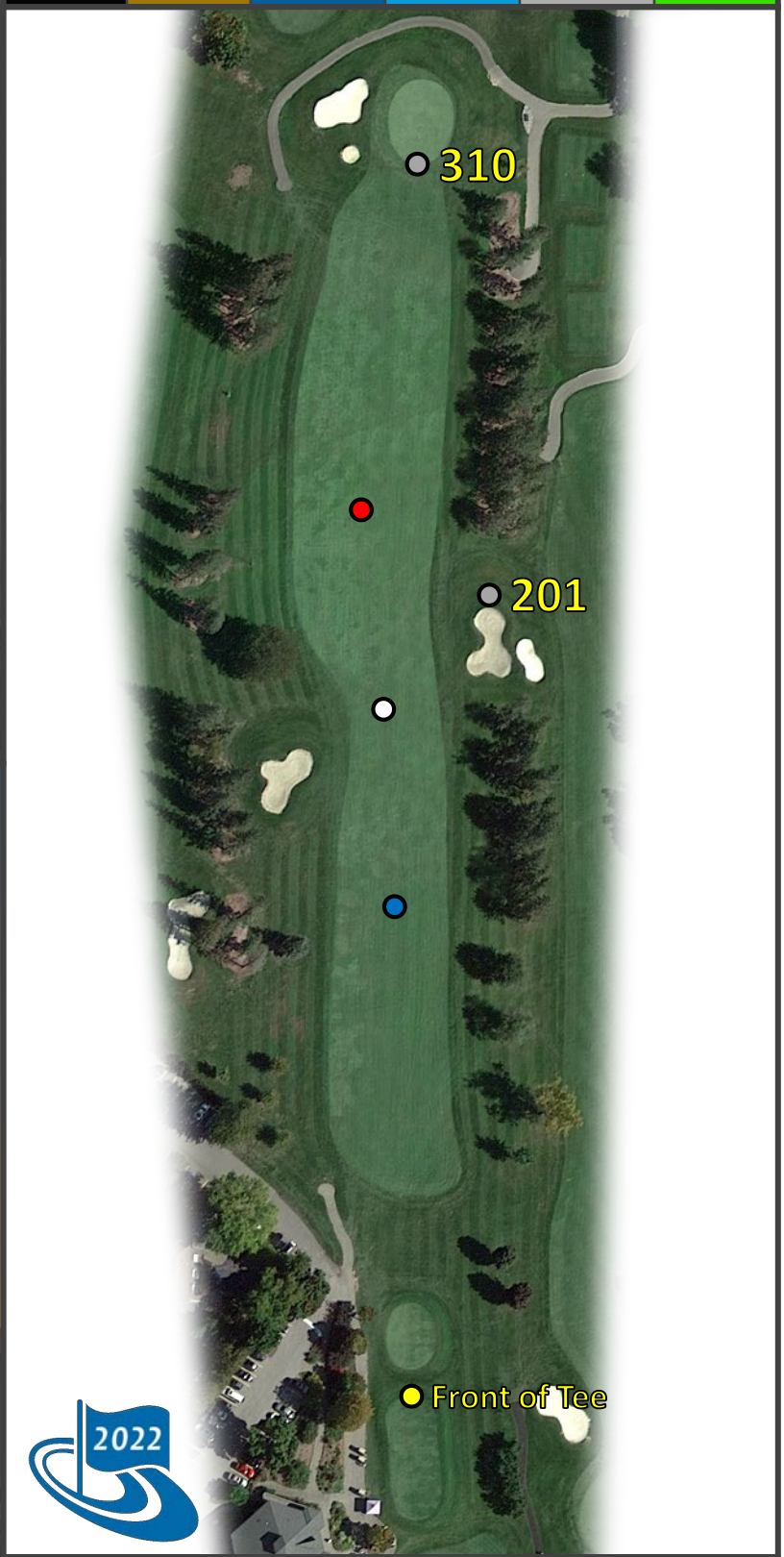
CH	A	B	ONS	C	R
332	332	332	332	332	332



Green Depth = 22 yds (0)

Paul, along with Mr. Stanley, invites you to an early birdie opportunity. A decent drive will leave you with a wedge to the green. This short Par 4 is straight ahead to a small green that slopes back to front.

There are a lot more severely back to front sloping greens on the course, so this is a gentle reminder to keep your ball below the hole today.



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Ladies Golf Club of Toronto

Hole #2 (Par 3)

CH	A	B	ONS	C	R
153	153	153	153	153	153



Green Depth = 38 yds (-9)

#2 is a new hole at the Ladies' GC. and is the deepest green on the course. Carefully select your club to ensure your tee shot doesn't lead you to a three-putt!

Be careful which tee you use as some tees may be shared with the renovated 15th hole.



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Ladies Golf Club of Toronto

Hole #3 (Par 5)

CH	A	B	ONS	C	R
485	485	485	485	485	485



Green Depth = 34 yds (+5)

A reachable Par 5, but beware of the pond on the right. Keep your tee shot to the left centre of the fairway to give yourself the best look at the hole. The fairway pinches in toward the green with bunkers on either side.

The green slopes from right to left, so it's best to be below the flag.



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Hole #4 (Par 3)

CH	A	B	ONS	C	R
139	139	139	139	139	139



Green Depth = 25 yds (+7)

Club according to the direction of the breeze on this pretty Par 3. There is water to the right of the green and in front of you, so choose your club and aim for the centre of the green.

Birdies or Bogeys can present themselves on this hole.



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STAY ON TOP OF YOUR GAME WITH "INSURANCE THAT FITS"



WE ARE DRIVEN TO PROVIDING YOU WITH INSURANCE THAT FITS, YOUR LIFESTYLE, YOUR NEEDS, AND YOUR BUDGET!



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Hole #5 (Par 5)

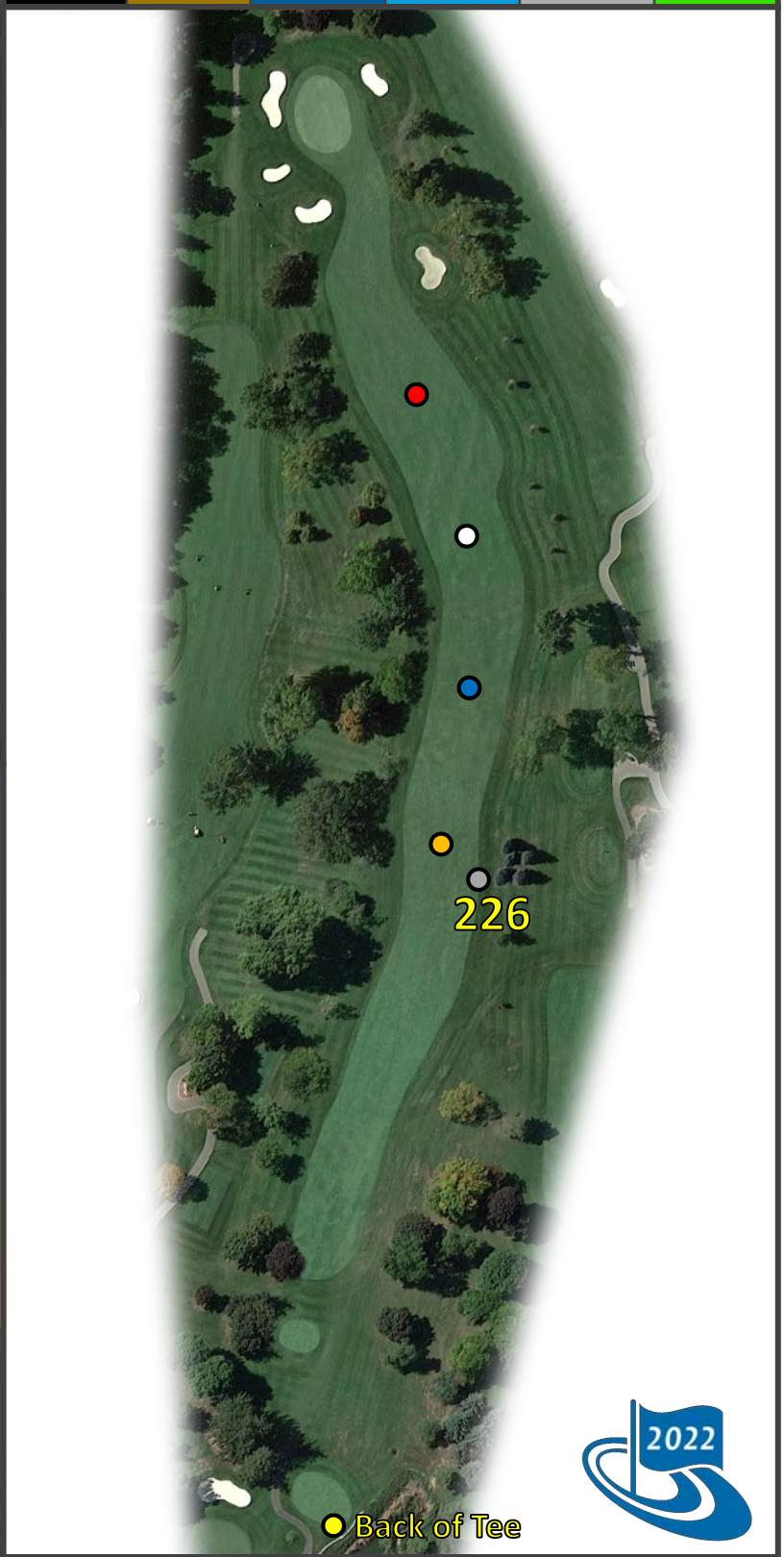
CH	A	B	ONS	C	R
486	486	486	486	486	486



Green Depth = 28 yds (+4)

The second Par 5 at Ladies Club favours a tee shot to the right side of the fairway. The right side also allows more bailout, as left of the fairway often finds some tree trouble.

The green is small and quite flat, so Birdie is possible here.



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Hole #6 (Par 4)

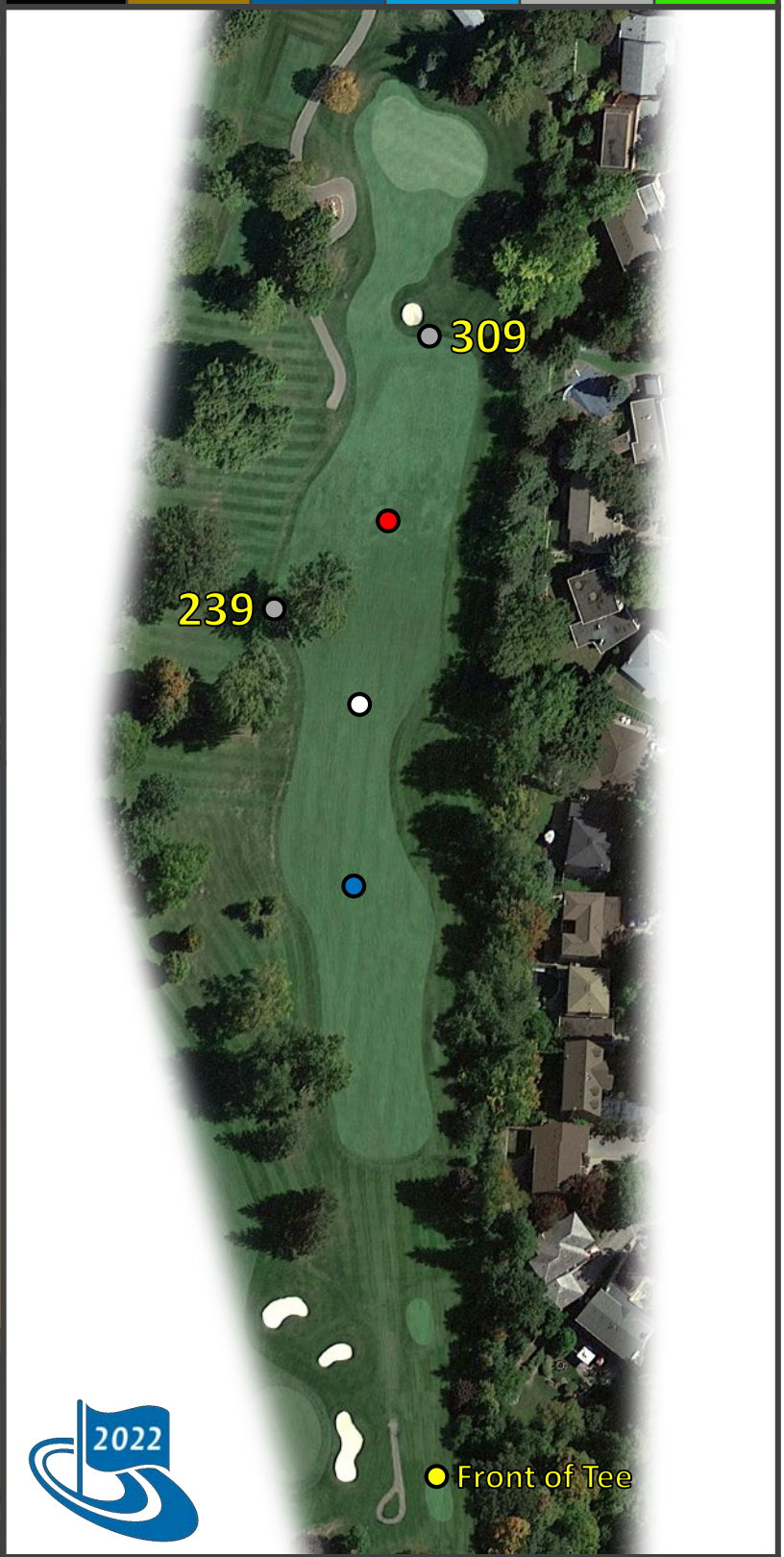
CH	A	B	ONS	C	R
371	371	371	371	371	371



Green Depth = 26 yds (+2)

Aim your tee shot toward the big willow with a left to right ball flight and dial in your approach as the green complex has been completely renovated.

Stay positive and appreciate the day as there are likely many of your tour friends that have to work and would rather be playing some golf today!



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Hole #7 (Par 4)

CH	A	B	ONS	C	R
416	416	416	416	416	416



Green Depth = 24 yds (+1)

A good tee shot from the new tee box will still leave you with a long iron into the green.

The fairway pinches in between the pond and a little cliff, so hit to the larger area before the pinch point then choose your strategy to the green.



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Hole #8 (Par 3)

CH	A	B	ONS	C	R
174	174	174	174	174	174



Green Depth = 17 yds (+1)



And you're thinking it's called Ladies' Golf Club; this should be easy ... yah right. This long Par 3 has trouble left, right, and long. Depending on green speed, putts above the flag can find themselves running off the green.

Count your blessing if you escape with a Par on this tiny green.

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Hole #9 (Par 5)

CH	A	B	ONS	C	R
515	515	515	515	515	515



Green Depth = 23 yds (-4)

Either hit 200 yards max off the tee or hit a high right-to-left tee shot. Due to the extreme dog leg left and lack of fairway right, getting to the green in two isn't really an option, so you might as well accept this as a three-shot hole.

Your lay-up is key in avoiding the bunkers to give yourself the best chance at hitting it close.



2022

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P.J. Dermody Insurance Brokers has been a proud sponsor of the GTA AM Tour community since 2008! Creating Quality Insurance programs for the Tour players we offer professional service to commercial and personal clients, providing a full range of business, home, auto, and life insurance products, with attentive service and competitive rates. Whether you are a Contractor, IT Professional, Food Wholesaler, Fleet Operator or a Classic Car Collector, we can create an insurance program to fit your unique needs!



Paul Dermody has been a tour player since year #2 and the Official Insurance Provider for the GTA AM Tour since 2008. We provide insurance for 45 + GTA AM Tour players and look forward to talking to you about your unique insurance needs.

Ladies Golf Club of Toronto

Hole #10 (Par 4)

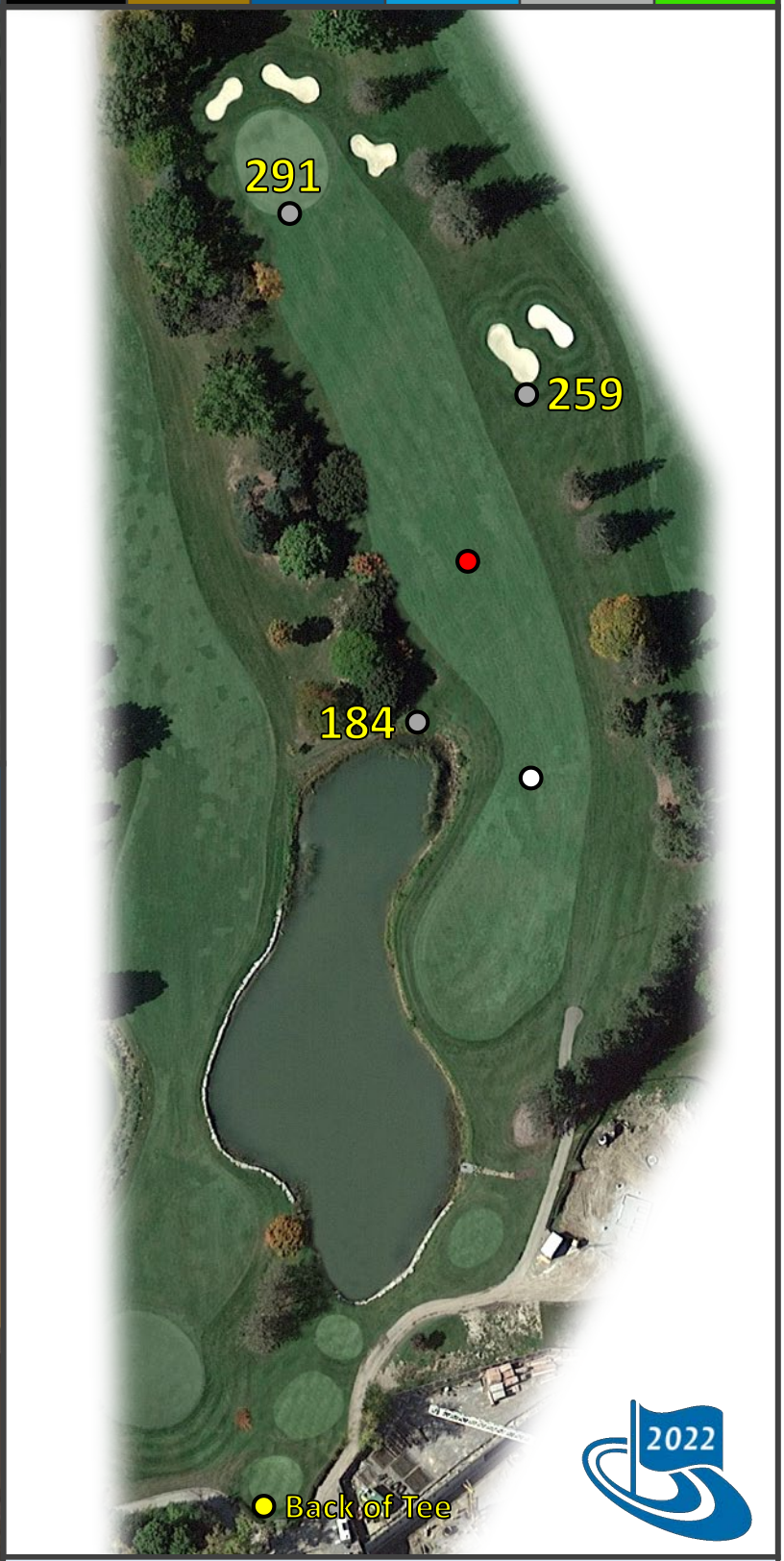
CH	A	B	ONS	C	R
318	318	318	318	318	318



Green Depth = 24 yds (+1)

Really long hitters might be tempted to drive the green on this dogleg left.

A more conservative approach is to hit a right to left shot toward the bunker on the right of the fairway to leave yourself a wedge into this slightly elevated green.



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Hole #11 (Par 4)

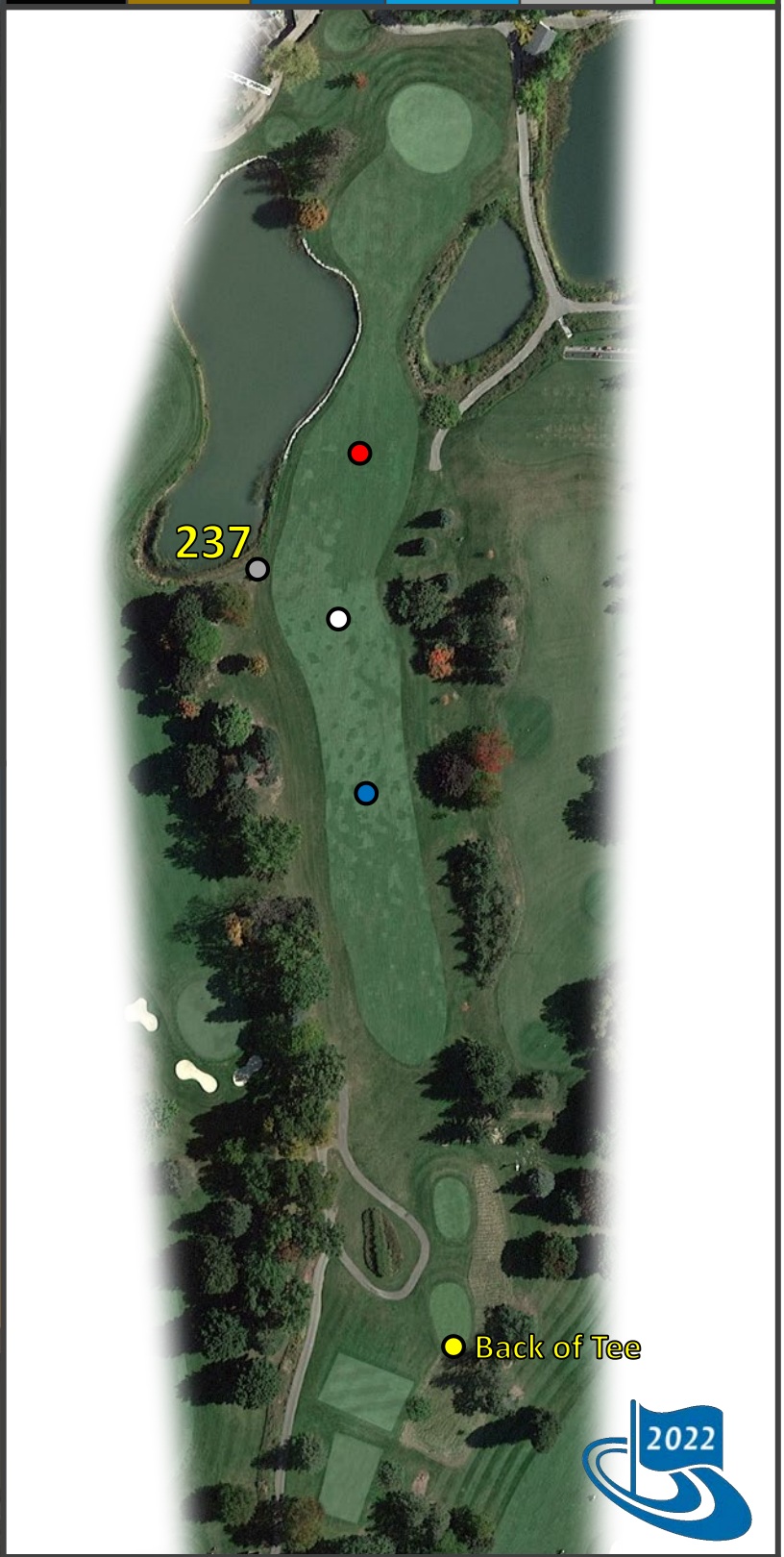
CH	A	B	ONS	C	R
365	365	365	365	365	365



Green Depth = 25 yds (+2)

You can run out of room off the tee on this Par 4 and quickly end up with a ball in the pond, especially in firm conditions.

The practice range is O/B to the right, so a straight tee shot to the 150-yard mark is the safest bet, leaving yourself a short club to the green.



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Hole #12 (Par 4)

CH	A	B	ONS	C	R
520	520	520	520	520	520



Green Depth = 30 yds (+6)



A pretty, willow-lined Par 5 with a large landing area; however, there is trouble left and right if you miss big.

Keep your tee shot to the left of the fairway to give yourself an angle to the green and to avoid the practice range (O/B) to the right.

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Ladies Golf Club of Toronto

Hole #13 (Par 3)

CH	A	B	ONS	C	R
135	135	135	135	135	135



Green Depth = 35 yds (+9)

This short Par 3 slopes severely from back to front, so club accordingly and be thankful they removed the big willow that used to sit at the right front of the green.

The miss on this long, narrow green is to the bunker on the left.



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We can simplify your insurance puzzle!

P.J. Dermody Insurance Brokers is an independent insurance brokerage that has been serving the Greater Toronto Region since the 1940s. We are dedicated to providing knowledgeable, professional service to commercial and personal clients. Our offerings include a wide range of business, home, auto, and life insurance products, all delivered with attentive service and competitive rates.



Please give us a call at 905 - 475 - 7750

Ladies Golf Club of Toronto

Hole #14 (Par 4)

CH	A	B	ONS	C	R
422	422	422	422	422	422



Green Depth = 33 yds (-2)

#14 is the longest Par 4 on the course. The aggressive line is to cut the dogleg on the left, hitting it high over the trees.

A more conservative line is to play a right to left shot toward the bunkers on the right of the fairway, leaving a long iron (or more) to the green.



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Hole #15 (Par 4)

CH	A	B	ONS	C	R
330	330	330	330	330	330



Green Depth = 27 yds (-5)

A tight looking hole that rewards a good drive with a small speed slot around the 150-yard mark. There is a gully on the left side of the hole, close to the green, that will consume errant balls.

Be careful which tee you use as some tees may be shared with the new 2nd hole.



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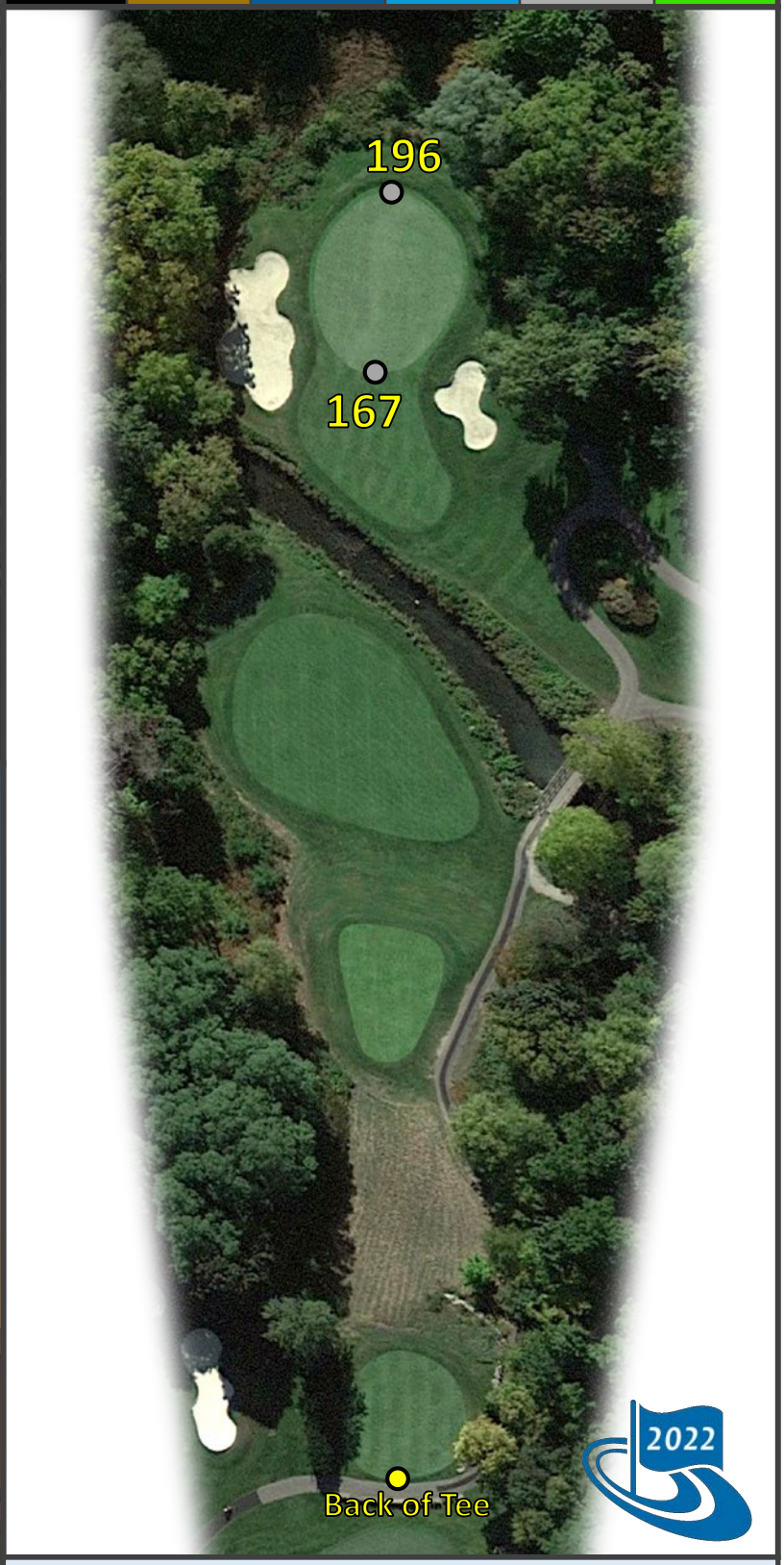
Ladies Golf Club of Toronto

Hole #16 (Par 3)

CH	A	B	ONS	C	R
170	170	170	170	170	170



Green Depth = 29 yds (+6)



#16 starts a finishing stretch with a Par 3, 4 & 3. Take enough club, but not too much as the Don River crosses diagonally to the hole.

Long and left are trouble, so, club and aim accordingly.

This is the GTA Am Tour Hole In One Competition!

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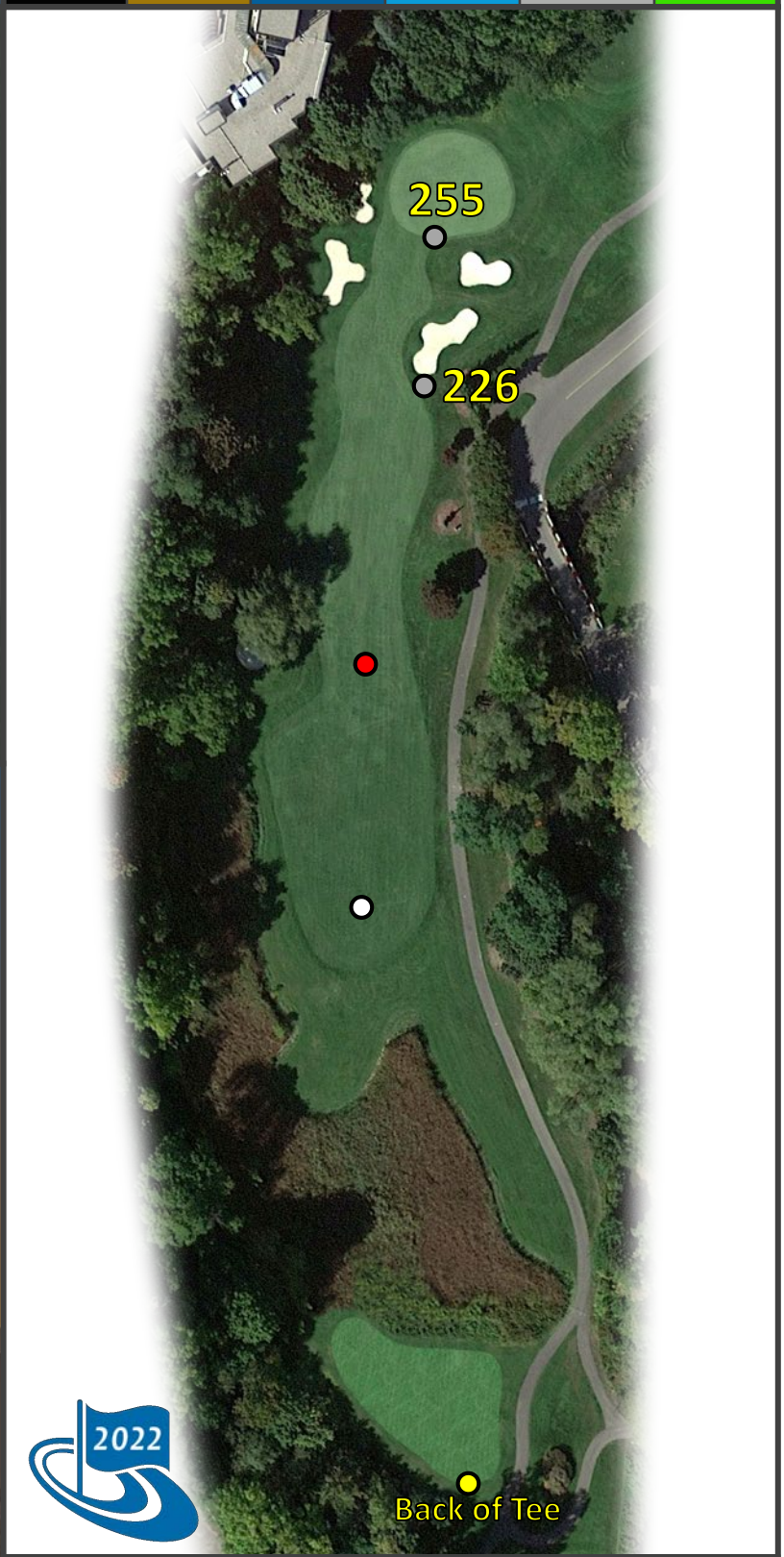
Ladies Golf Club of Toronto

Hole #17 (Par 4)

CH	A	B	ONS	C	R
264	264	264	264	264	264



Green Depth = 20 yds (-3)



Hole #17 is a reachable Par 4 for longer hitters; however, anything left will certainly mean a penalty stroke.

A more conservative play is a 180-yard (or a bit less) tee shot, leaving a short iron to the green.

Playing it smart will lead to more birdies and more money for the Kids!

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Ladies Golf Club of Toronto

Hole #18 (Par 3)

CH	A	B	ONS	C	R
140	140	140	140	140	140



Green Depth = 29 yds (+10)

Always polarizing to end a round with a Par 3. With little room for error, this hole requires accuracy and a confident swing. If you must miss, miss short as a chip, and a great putt can save par. Whereas the first green was subtly sloping back to front, this one is anything but nuanced - keep the ball below the hole and out of the gardens to the left & right of the green.

Go enjoy the garden and patio, but keep an eye out for errant tee shots!

And be sure to thank Paul for his incredible support of our Tour!



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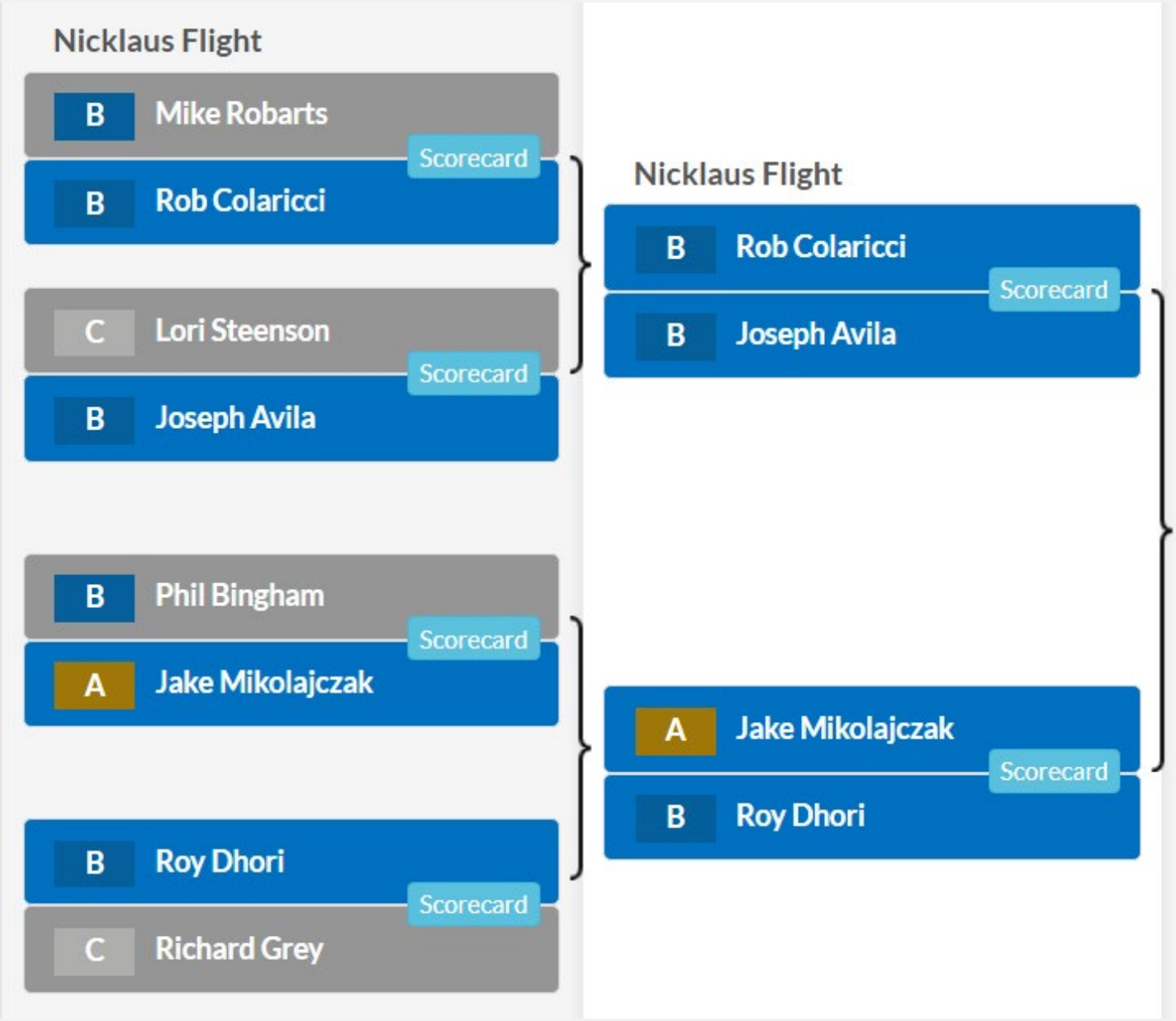
VIRTUAL NET MATCH PLAY

ROUND #2 NICKLAUS FLIGHT

Which player will emerge victorious in the GOAT Flight?

Does 'Insta-Ricci' get more likes than Just Joe?

Can the Gardner bury the New Guy?



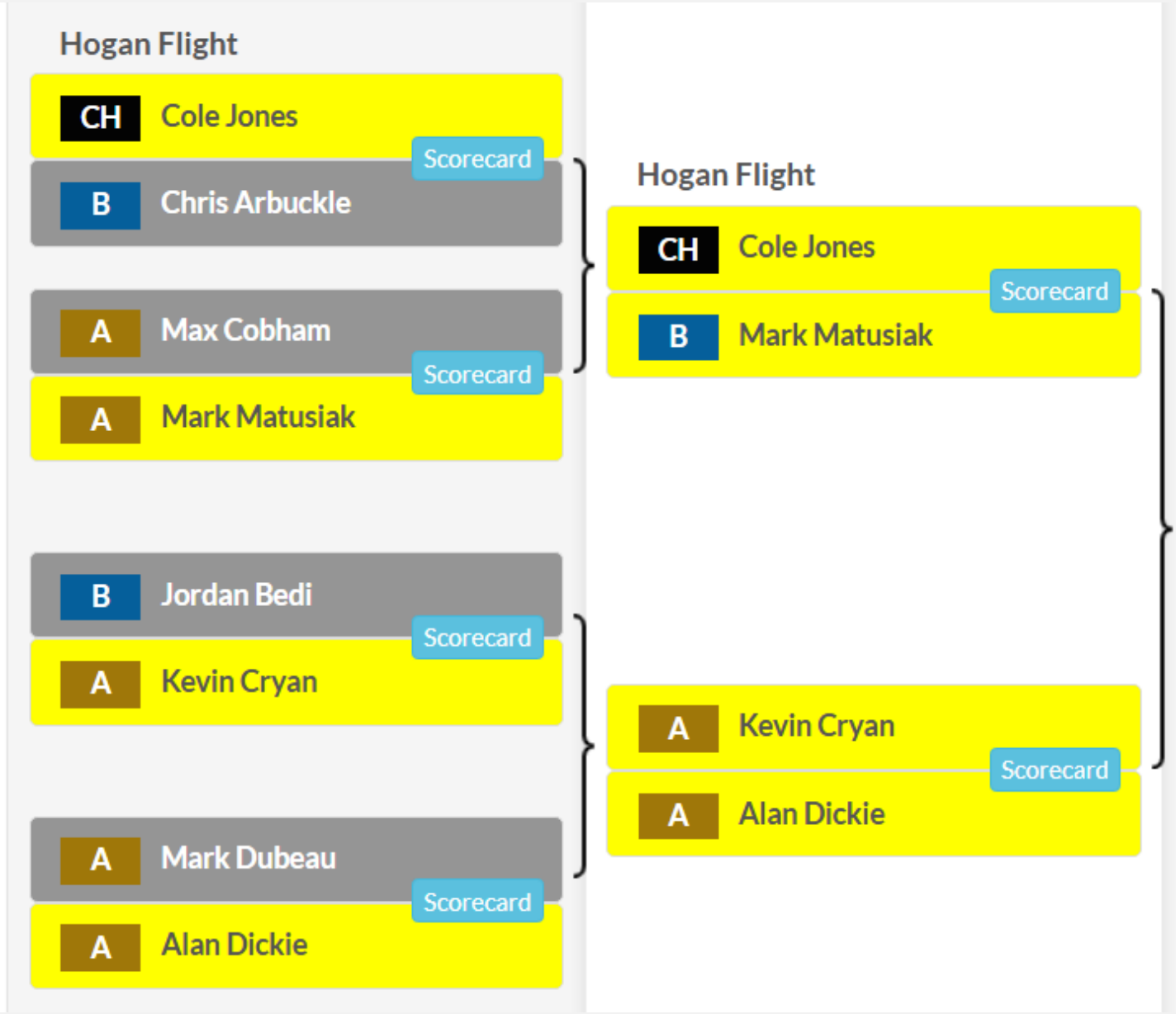
VIRTUAL NET MATCH PLAY

ROUND #2 HOGAN FLIGHT

Place your bets on who will make it through this Flight!

Will the Chef put the Champ on the chopping block?

Can the OPS Director trump the '25 #1 ACEMAN?



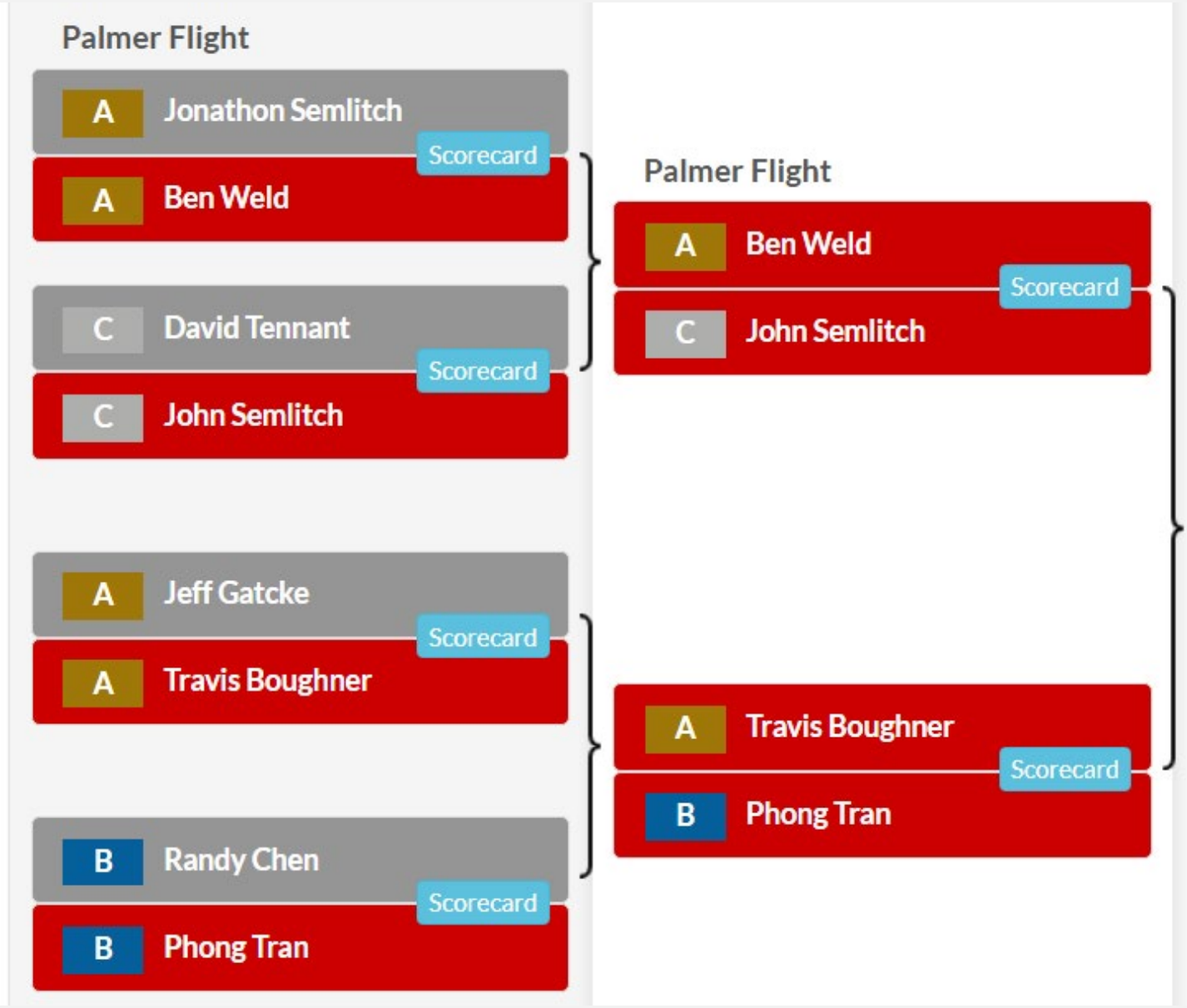
VIRTUAL NET MATCH PLAY

ROUND #2 PALMER FLIGHT

Ben, John, Travis or Phong. Who comes out alive here?

Two money men, where only one will bank the win!

Will the AI - 'Ya-Baby' take down Sneaky-T?



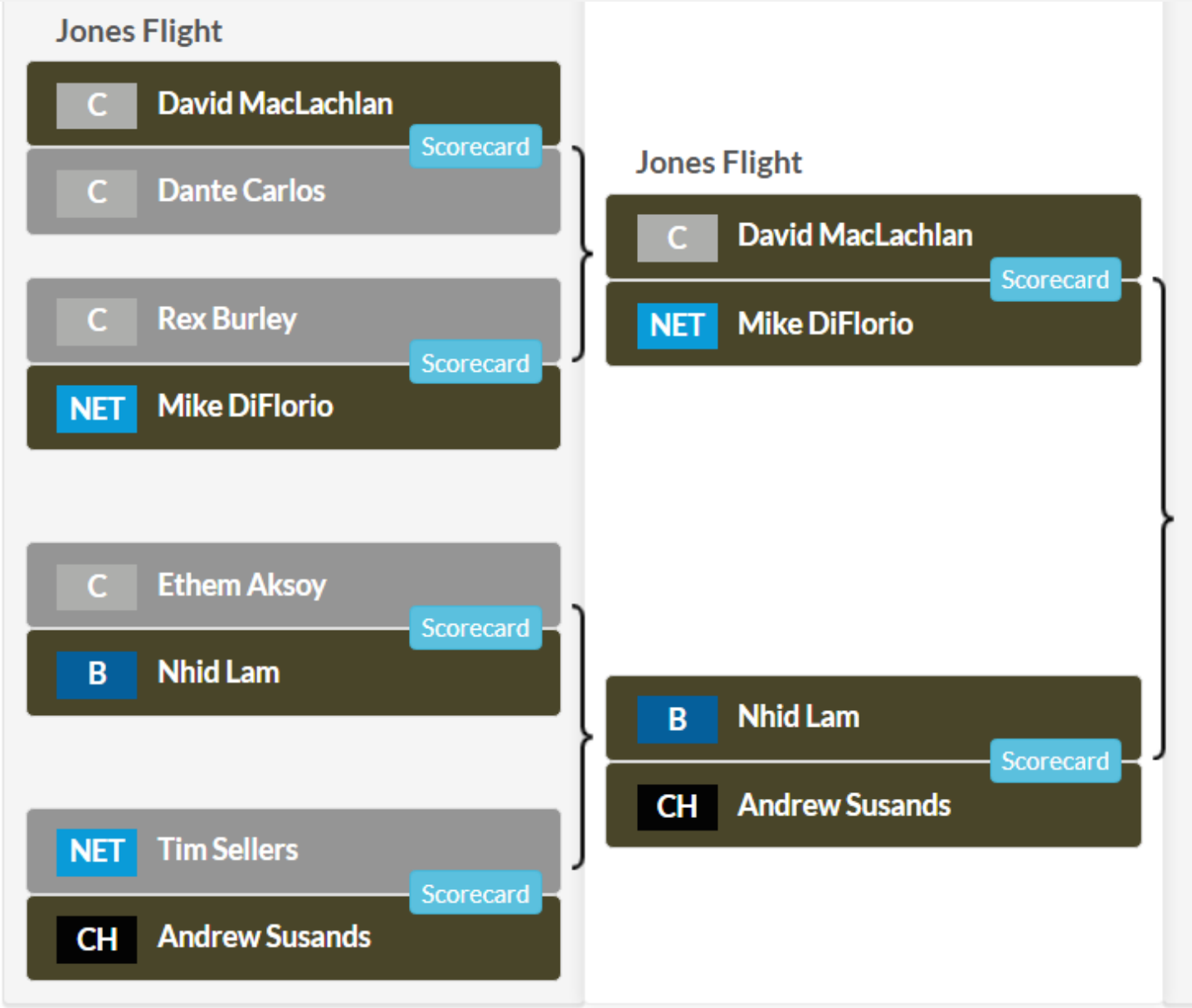
VIRTUAL NET MATCH PLAY

ROUND #2 JONES FLIGHT

Who has the stones to JONES it past this round?

Can '25 #2 DMac win his case against '25 #4 Two Cheeks?

Does the Butcher carve up Suzy Q?



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