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.