



Dear 2025 Team Match Captain,

In establishing the 2025 NCGA Team Match Program, the NCGA Team Match Committee asks all contestants to adhere to the following “Spirit of Fair-Competition Policy.”

The game of golf is based on the premise that a golfer will play to the best of their abilities. Under the World Handicap System, a player is required to record a score for a hole *not finished, not played or not played under the Rules of Golf, to the standard of Net Par (or the most likely score, if a hole is started but not finished)*. In addition, the WHS requires a player to adjust any hole score to **Net Double Bogey**, the maximum number allowed for handicap purposes, when it is higher than such.

It will be the Team Captain’s responsibility to ensure that every score by each member of their team reflects the “Spirit of Fair-Competition.” It will also be this person who carries the responsibility of verifying that scores have been recorded, adjusted, and posted in a timely manner.

The NCGA Team Match Committee and Staff will monitor the scores of competitors and, if necessary, adjust handicaps to protect the competition. The NCGA provides this great competition that fosters a large participation from its member clubs.

In closing, the members must abide by the “Spirit of Fair-Competition Policy” so that the future of the Team Match Program can continue to be successful and enjoyed by all.

Sincerely,

Karl Rodefer
NCGA Golf Committee Chair

**NORTHERN CALIFORNIA GOLF ASSOCIATION
2025 TEAM MATCH COMPETITION
RULES OF PLAY**

1. **Golf is played, for the most part, without the supervision of a referee or umpire. The game relies on the integrity of the individual to show consideration for other players and to abide by the Rules. All players should conduct themselves in a disciplined manner, demonstrating courtesy and sportsmanship at all times, irrespective of how competitive they may be. This is the spirit of the game of golf.**

2. **PLAYER ELIGIBILITY**

NCGA tournaments are open to amateur golfers who are members in good standing of a current NCGA member club. This includes being in compliance with the Handicap Certification Program. Members of clubs that are not in compliance will not be able to participate in NCGA tournaments. Qualified clubs with NCGA membership may enter players meeting the following criteria:

- a. Any player currently serving a suspension from the NCGA is not eligible to compete in the Team Match Program. Players will remain ineligible during the appeal process. (i.e., no show in an NCGA event)
- b. The player must be a member in good standing of the club, have a current numeric index and be listed on the club's **USGA Admin Portal Index Report as of April 28, 2025**. Members affiliating with the club or establishing an index after that date are not eligible to compete in 2025. Any member who has not established a current numeric index is ineligible. **Players may represent only one club but may play on both teams (Thursday and Saturday) during the regular season. Players may represent only one team during the playoff.** If an ineligible player participates in any match, the Player in violation shall forfeit both individual and team four-ball match points won during the match by the player(s). Additionally, the club may incur a one-year suspension from the Team Match Program.
- c. Players must be at least 21 years of age as of **April 28, 2025**.
- d. Either the current club professional or assistant professional who is a member of Northern California Professional Golfer Association or Northern California Golf Association may participate in the same scheduled team competition. **(NOTE: Eligible professionals must have a current Handicap Index through the NCGA.)** Only one professional or assistant professional may participate on the day of the match.
- e. Non-Professional employees appearing on the club's GHIN Index Report may participate. A non-professional employee is taking a member's spot.

3. **CLUB RESPONSIBILITIES**

Clubs participating in the Team Match Program shall make their home course available and host green fees for the visiting team during all scheduled regular season and playoff matches to include make-ups of postponed or suspended matches. When a club has two 18-hole courses and fields two teams for either day, matches must be played on the designated course unless the team captains agree otherwise. **CLUBS PARTICIPATING IN THE PLAYOFFS MUST HOST PRACTICE ROUNDS FOR THE SIX OPPONENT/GUESTS WHO WILL BE COMPETING AT THEIR CLUB AT EACH LEVEL OF THE SINGLE ELIMINATION PLAYOFFS. ANY CLUB THAT DOES NOT PROVIDE A PRACTICE ROUND DURING THE PLAYOFFS WILL FORFEIT THE MATCH.**

4. **CLUB OPTIONS**

Participating clubs may provide complimentary services such as practice rounds, golf carts, range balls, food and/or beverages as part of their host functions; however, they are under no obligation to do so. Normally the extent to which a club exercises these options depends on the ability to reciprocate and is mutually agreed upon by all clubs competing against each other during the regular season. During playoff rounds, clubs must host a practice round, but all other options remain available to competing clubs based on the host club's decision. However, the NCGA recommends that unless both clubs involved can reciprocate, neither should expect it.

5. TEAM CAPTAIN RESPONSIBILITIES

a. Match Arrangements – The Team Captains shall:

(1) Arrange for matches to be played by the date published by the NCGA. If the host club cannot make the course available, arrangements must be made for an alternate date within the allowable schedule. **ALL REGULAR SEASON MATCHES MUST BE COMPLETED NO LATER THAN JULY 27, 2025. MATCHES WILL NOT BE ALLOWED DURING THE “NCGA RESERVED” WEEK. TEAMS THAT DO NOT COMPLETE MATCHES BY THIS DATE ARE SUBJECT TO A ONE-YEAR SUSPENSION.**

(2) Arrange **starting times for matches that are at a reasonable hour to accommodate the visiting team’s travel.** (Whenever possible, the NCGA recommends that the first tee be closed for 20 minutes prior to the start of play.)

(3) Stipulate the round. Normally this will be as defined in the Rules of Golf; however, if circumstances dictate, matches may be started other than Hole #1 and “shotgun starts” are permissible.

NOTE: The NCGA recognizes that previously scheduled club events can have an impact on scheduled Team Matches. However, the policy of permitting Thursday or Saturday teams to play on other days of the week, when necessary, provides sufficient flexibility to accommodate all clubs and Team Captains are expected to cooperate with each other. **THE NCGA TEAM MATCH COMMITTEE WILL NOT MAKE PROVISIONS FOR A TEAM ASKING FOR SPECIAL CONSIDERATION DUE TO OTHER CLUB OR INDIVIDUAL PLAYER COMMITMENTS.**

(4) Time of starting. Players are solely responsible for knowing their starting time and must be present and ready to play at the time laid down by the team captains. A player that is late, but within the five minutes, shall lose the first hole in their singles match. Any player who arrives at the tee five minutes after the starting time loses to their opponent in the singles match. The absent partner may join the four-ball match between holes, but not during the play of a hole. The absent partner may give advice prior to joining the match.

c. Team Lineups – Team Captains should post their lineup in the NCGA Blue Golf Team Match Portal no later than two days before each match date or on a date agreed upon by captains. All players shall then play to their appropriate course handicap for the match. If a question arises and the current index of a player cannot be verified, he/she shall be disqualified from that day’s competition.

d. Match Rulings – Team Captains shall resolve any request for a ruling under Rules 20.1b and 20.3 and Team Match Rule 19. If the captains involved cannot agree, they shall follow the procedure set forth in Team Match Rule 20.

e. Match Results – **Hole-by-hole scores must be entered in NCGA Team Match Portal by the host captains and posted as Competition scores on the same day of the match date (See Team Match Rule 10). All points and match scores are final once hole-by-hole scores are posted in the NCGA Blue Golf Team Match Portal.**

6. NCGA TEAM MATCH RULES

a. Rules of Play – USGA Rules of Four-Ball (Rule 23), Team Competitions (Rule 24), and this document shall govern all matches and shall not be waived for any reason. **ANY SITUATION NOT COVERED BY THE RULES SHOULD BE DECIDED BY THE COMMITTEE/TEAM CAPTAINS (Rule 20.3).**

b. Team Composition – Each Thursday or Saturday team will consist of 12 players. No permanent roster is required for each team and there is no limit on the number of players that may be used during the regular season. New players may be added at any time during the **regular season only** if they meet all Team Match eligibility requirements. **All players used during the playoffs must have participated in at least one COMPLETE regular season match. Teams qualifying for the playoffs will provide a roster of eligible players to the NCGA Rules & Competitions Department.** Copies, if requested, will be provided to participating teams.

7. **COURSE HANDICAPS AND PAIRINGS**

The NCGA reserves the right to adjust a player's Handicap Index prior to any net competition, which includes all Team Match Play matches based upon previous performances in NCGA events.

- a. Handicaps – All players will play to 90% of their course handicap for Four-Ball matches and 100% for individual matches, as determined by their current index (maximum of 18.4 for men and 25.4 for women).

NOTE: The current index is defined as the player's Handicap Index as of the Monday before each match. NCGA will update Handicap Indexes in NCGA Team Match Portal every week on Monday by 12 noon. For the playoffs, we will update indexes on the first Monday of each playoff round.

- (1) Different Tees – When both men and women compete, the women should play from a forward set of tees, unless the players and captains agree to play from a different set of tees. When a competition is played from two or more sets of tees, additional strokes may need to be added to the standard calculation of the Playing Handicap in accordance with Rule 6.2b in Rules of Handicapping. A player competing from a set of tees with a higher par must receive additional strokes for the round, equal to the difference between the par of the tees they are playing and the tees with the lowest par.
- (2) Handicap Allocations – In accordance with Appendix E in Rules of Handicapping, the following policy is in effect: In mixed competitions where each player plays their own ball and where allocations are different for men and women, the players receive strokes based on their respective stroke allocations.

QUESTION: In a match-play competition, one hole is par four for men and par five for women. In a match between a man and a woman, if both score par, what is the result of the hole?

ANSWER: Par is irrelevant. The player who completes the hole in fewer strokes wins the hole.

- (3) If a question arises and the current index of a player cannot be verified, the player is disqualified from that day's competition. Players with a current index higher than 18.4 for men or 25.4 for women may play in any match but must play to a maximum of 18.4 for 25.4. Players participating in a make-up match shall use the current index applicable to the make-up date.

b. Handicap Strokes

- (1) In individual competition, allow the higher-handicapped player the full difference between the course handicaps of the two players; the lower-handicapped player shall then play at scratch.
- (2) In each of the four-ball matches, the lowest-handicap player will play at scratch and each of the other three players in the group will receive the full difference in strokes between their course handicap and that of the lowest-handicapped player.
- (3) In all matches, the allocations of handicap strokes will be as listed on the score card.
- (4) In accordance with Rule 3.2c, the player and opponent should tell each other their handicaps before the match.

c. Pairings

- (1) Players for each club must be paired in CURRENT INDEX sequence from low to high, including the two-person teams, with the lowest index player listed first. (Example: the two lowest index players must be paired together and play as Team #1, the next two as Team #2, etc.)

- (2) If a last-minute substitution would result in an improper sequence, the substitute player must play with a current index that is in proper sequence. (Example: A substitute with a current index of 10 cannot be placed between players with current index of 6 and 8. The substitute would be required to play with a current index of 7 in this instance.) However, if time permits, the pairings should be adjusted. A Player with a lower current index may not be substituted without adjusting the pairings.
- (3) If players are not paired in current index sequence according to the procedures outlined above, OR, if a player should play with an improper index, the team in violation shall forfeit all individual and/or team four-ball match points won during the match by the player(s).

8. ORDER OF PLAY

It is recommended that the two-man teams tee off in numerical order (#1 teams first, #2 teams second, etc.) at each match. BOTH CAPTAINS MUST MUTUALLY AGREE TO ANY DEVIATION FROM THIS RECOMMENDATION PRIOR TO THE DATE OF THE MATCH.

9. FORMATS AND SCORING

The six two-man teams of each club compete against each other in three simultaneous matches as shown below. The total possible points for each team: 6; for each club: 36.

- a. Match #1 (2 points) – The lowest-handicapped player on each of the two-man teams plays their corresponding opponent in an 18-hole individual match.
- b. Match #2 (2 points) – The second lowest-handicapped player on each of the two-man teams plays their corresponding opponent in an 18-hole individual match.
- c. Match #3 (2 points) – Each two-man team plays their corresponding opponents in an 18 hole four-ball match.
- d. Ties – A tie in any of these matches results in 1 point awarded to each team.

10. POSTING OF INDIVIDUAL SCORES

The game of golf is based on the premise that a golfer will play to the best of their abilities. Under the World Handicap System, **players are required to post their scores**. In addition, players should adjust any hole score when it is higher than Net Double Bogey (Par + 2 + any handicap strokes received).

Team Captains are responsible for ensuring that each player who participates in Team Play record a score for the round played and posting scores in accordance with the procedures outlined in the World Handicap System for Four-Ball and Match Play tournaments. All scores are to be posted as **Competition** scores.

NOTE: It is the responsibility of the HOST CAPTAIN to post all scores as Competition scores in the Blue Golf Team Match Portal. Scores must be posted on the same day of the match date. Penalty for failure to comply with this rule:

- **First failure to post scores: Warning given to host Captain.**
 - **Second failure to post scores: Host team will receive zero match points for the match played.**
 - **Third failure to post scores: Host team forfeiture of remaining matches and a one-year suspension.**
- a. **Incomplete Holes** – If a player starts but does not complete a hole, he/she shall, for handicap purposes, **record the score he/she most likely would have made if the hole had been completed, but such a score shall not be higher than Net Double Bogey (Par + 2 + any handicap strokes received)**.
 - b. **Incomplete Rounds** – If a match is “closed out” before 18 holes are played, the round is considered complete, and players should leave the course. **For handicap and posting purposes, where one or more holes have not been played during the round and the player is not required to submit an adjusted gross score, the captains must submit hole-by-hole scores for their players in the portal and designate which holes were not played by indicating an “X”**. If players decide to “play in” they must continue to abide by the Rules of Golf and Rules of Handicapping.

- c. Less Than 14 Holes Played – If a match is “closed out” before 14 holes are played, a nine-hole score must be posted.

11. LOCAL RULES AND “PREFERRED LIES”

- a. Local Rules – Any local rules that are to be in effect during Team Match play, must appear printed on the club scorecard, or be published and distributed to all players in advance of the start of the match.
- b. “Preferred Lies” – In the event that a course has adopted a local rule for “preferred lies”, it is recommended that this local rule be suspended during any Team Match competition at that course. If it becomes absolutely necessary to use “preferred lies”, the procedure for it shall be mutually agreed upon by both Team Captains in advance of the start of the match.

“Preferred Lies” and “Winter Rules”

When occasional local abnormal conditions might interfere with fair play, the affected parts of the course can be defined as ground under repair. But adverse conditions such as heavy snow, spring thaws, prolonged rains or extreme heat can sometimes damage the course or prevent use of heavy mowing equipment. When such conditions are widespread on the course, the Committee can choose to adopt a Local Rule for “preferred lies” (also known as “winter rules”) to allow fair play or help protect the fairway. Such a Local Rule should be withdrawn as soon as conditions allow.

Model Local Rule E-3

“When a player’s ball lies in a part of the general area cut to fairway height or less [or identify a specific area such as on the fairway of the 6th hole’], the player may take free relief once by placing the original ball or another ball in and playing it from this relief area:

- Reference Point: Spot of the original ball.
- Size of Relief Area Measured from Reference Point: [Specify size of relief area, such as one-club length, one scorecard length or 6 inches] from the reference point, **but** with these limits:
- Limits on Location of Relief Area:
 - >> Must not be nearer the hole than the reference point, and
 - >> Must be in the general area.

In proceeding under this Local Rule, the player must choose a spot to place the ball and use the procedure for replacing a ball under Rules 14.2b(2) and 14.2e.

Penalty for Playing Ball from a Wrong Place in Breach of Local Rule: General Penalty Under Rule 14.7a”

12. TEE PLACEMENT

- a. The NCGA recommends that tees of approximately 6,000 – 6,500 yards for men and 5200-5700 yards for women be used for all Team Match play. BOTH CAPTAINS MUST **MUTUALLY AGREE** TO ANY DEVIATION FROM THIS RECOMMENDATION PRIOR TO THE DATE OF THE MATCH.
- b. **If Team Captains agree that their players play different tees, they must ensure that the players’ scores are being posted to the correct course rating and slope for that set of tees. (i.e., Teams 1, 2 and 3 play the back tees and teams 4, 5 and 6 play the middle tees) The proper course rating and slope must be set in NCGA Team Match Portal.**

13. AUTOMOTIVE TRANSPORTATION AND CADDIES

- a. Automotive transportation will be permitted subject to the host club’s rules and regulations governing the use of golf cars.

- b. Rule 10.3a is modified in this way: A player must not have a caddie during the round. **Penalty for breach of Local Rule: The player gets the general penalty for each hole during which they are helped by a caddie. If the breach happens or continues between two holes, the player gets the general penalty for the next hole.**

14. **ADVICE**

Local Rules as prescribed in Section 8 of the Committee Procedures are in effect.

- a. Each team may name one advice giver whom players on the team may ask for advice and receive advice from during the round. The team must identify each advice giver to the Committee/opposing Captain before any player on the team begins their round. (Model Local Rule H-2)
- b. The team may change its advice giver during the round but must tell the Committee/opposing Captain when it is doing so. (Model Local Rule H-2)
- c. The advice giver must not point out a line of play or walk on the putting green when ANY ball in play of a team player lies on the putting green. (Model Local Rule H-2)
- d. The advice giver has the same status as a member of the side in relation to each member of their team. (Model Local Rule H-4)
- e. Rule 10.2 is modified in this way: Where two players from the same team are playing together in the same group, those players may ask for advice and receive advice from each other during the round. (Model Local Rule H-5)
- f. During postseason matches (except for the Championship), teams may appoint two advice givers in order to have one advice giver at each course where matches are being played.

15. **FEWER THAN 12 PLAYERS**

Teams **must** field a minimum of six players to avoid forfeiture (See Team Match Rule 18). When a team has fewer than 12 players for a match, it may:

- a. Use a substitute in accordance with the proper index sequence (See Team Match Rule 7c(2)); or
- b. Play with fewer players by playing a one-man team against the opponent's two-man team. The one-man team may be placed in any position in the line-up, as long as he/she is in proper index sequence and may play only one opponent individually in addition to the four-ball match.

16. **POSTPONEMENTS/SUSPENSION OF PLAY**

All Team Matches are to be played as scheduled unless postponed/suspended by course management or mutual agreement of the Team Captains involved.

- a. Postponement is defined as the failure to commence play as scheduled or to continue play as scheduled due to unplayable conditions.
- b. Suspension is defined as the temporary halting of play due to unplayable conditions.
- c. Procedures under postponement/suspension:
 - (1) If the match is postponed by either course management or mutual agreement of the Team Captains and fewer than 9 holes have been played in any of the matches, the entire match **must** be rescheduled. (It is not necessary that the same players participate in the make-up match).

- (2) If the match is postponed and all players have completed 9 holes, the match stands as completed at the time play is halted, and Team Captains will verify the results of each match through the number of holes completed and record and attest the results prior to leaving the course.
- (3) When play is suspended, if the players are between the play of two holes, they should not resume play until ordered to do so. If they are in the process of playing a hole, they have the option of marking the position of their ball or completing play of the hole. They may not, after being notified of the suspension, commence play of another hole.
- (4) If play is resumed after suspension but with certain conditions imposed (e.g., no golf carts, preferred lies, etc.) play will continue from the point at which it was suspended, and the conditions imposed shall remain in effect for the remainder of the round.
- (5) If suspended play cannot be resumed, or if Team Captains mutually agree not to resume play, the match is considered to be postponed and shall be treated as prescribed herein.
- (6) All postponements, for whatever reason, must be rescheduled on the course for which originally scheduled, at the earliest available date mutually agreeable to both Team Captains.
Exception: Playoffs. (See Team Match Rule 23 f. (2))
- (7) The NCGA office must be notified of all make-up dates for postponed matches and all such matches must be completed prior to the start of Playoff Matches. Any match not completed by that date, will be treated as “No Match” for both teams in determining final group standings.

17. WITHDRAWAL

The withdrawal of a team at any time after the pairings have been announced will result in ineligibility for Team Match play until the second year following the year of withdrawal. Any previous matches played by a team that withdraws will be considered as “no match” in determining the final group standings.

18. FORFEITURES

Forfeiture shall be scored as “no match”. All other matches played by the forfeiting team, either prior to or after the forfeited match, shall also be scored in the same manner to equalize the advantage of the forfeiture among the other teams within the group. Any circumstances causing forfeiture shall be subject to review by the Team Match Committee.

NOTE 1: INABILITY TO FIELD A FULL TEAM OF 12 PLAYERS IS NOT AN ACCEPTABLE REASON FOR FORFEITURE AND THE FORFEITING TEAM IS SUBJECT TO DISQUALIFICATION FROM FUTURE PARTICIPATION IN TEAM MATCH.

NOTE 2: Teams must field a minimum of six players to avoid forfeiture. (See Team Match Rule 15)

NOTE 3: It is unacceptable for a team to forfeit or withdraw from the last match(es) of the season because that team will not advance to the playoffs. The forfeiting team is subject to disqualification from future participation in Team Match.

19. REQUEST FOR RULINGS IN MATCH PLAY

Team Captains should ensure that all their players are familiar with the Rules of Golf and the procedure for making a request for a ruling during a match under Rule 20.1b & Rule 3.2d(3).

a. Players Responsibility

- (1) Players must not unreasonably delay play when seeking help with the Rules during a round. If help with a Rules issue is not available in a reasonable time, the player must decide what to do and play on.

- (2) Players in a match may agree how to decide a Rules issue. The agreed outcome is conclusive even if it turns out to have been wrong under the Rules, so long as the players did not deliberately agree to ignore any Rule or penalty they know applied.
- (3) If the players do not agree or have doubt about how the Rules apply, either player may make a request for a ruling under Rule 20.1b by notifying the opponent that a later ruling will be sought. The ruling request must be made before either player makes a stroke to begin another hole or, for final hole, before the result of the match is final (see Rule 3.2a(5)).
- (4) The player requesting a ruling MUST inform their Team Captain of the circumstances as soon as possible or immediately upon completion of their match.

b. Team Captains Responsibility

- (1) The Captain receiving the request for a ruling shall immediately inform the opposing Captain. The two Captains shall resolve the Rules issue and adjust the result of the hole(s) accordingly.
- (2) If the Captains determine that the player did not make a request for a ruling within the time limit prescribed in Rule 20.1b, a ruling shall not be given by the Captains and the result of the hole(s) in question will stand even if the Rules were applied in the wrong way unless the opponent breached Rule 3.2d(1) (giving wrong number of strokes taken) or Rule 3.2d(2) (failing to tell the player about a penalty) AND the request is based on facts the player was not aware of before either player made a stroke to begin the hole being played or, if between holes, the hole just completed.
- (3) If the captains involved cannot agree on a ruling, they shall follow the procedure set forth in Team Match Rule 20 (Protests).

20. PROTESTS

The NCGA Team Match Committee (Staff representatives, Committee Liaison, and the Operations Committee Chairman) will rule on all protests and its decision shall be final. No protest will be considered by the NCGA unless it pertains to the Rules of Golf and the following procedures have been followed.

a. Team Captains Responsibility

- (1) If the Team Captains have not been able to reach agreement, during the play of the match, on a question of Rules, both may register a protest PRIOR TO ENTERING RESULTS IN NCGA TEAM MATCH PORTAL. Once the results are posted in NCGA Team Match Portal, the results are considered official, and no later protest shall be considered by the NCGA except as provided herein.
- (2) Within 24 hours following the match, the protesting Team Captain must notify the NCGA by phone (831) 625-4653 or email that a protest has been filed.
- (3) Within 72 hours following the match BOTH Captains must submit written support of their respective Rules issue to the NCGA. The statement may be submitted by email.

b. NCGA Actions – The NCGA Team Match Committee will rule on all protests received and its decision shall be final.

- (1) No protests shall be considered unless it fulfills all the conditions and requirements set forth above. However, if the Committee is satisfied that the protest is based on facts the protesting team was not aware of before the match became final, the Committee will rule on the protest and its decision shall be final.
- (2) The NCGA will not consider any protest that does not pertain to the Rules of Golf.

21. DETERMINATION OF GROUP WINNERS

(The following tie-breaking methods are used to determine the first-place spot. Ties for second place will be retained)

- a. Group winners will be determined at the end of the regular season by awarding teams 2 points for a win, 1 point for a tie and 0 points for a loss.
- b. If two teams have identical team points total, the Group Winner will be determined by the total **match points earned** by the teams in their regular season **head-to-head matches**.
- c. If a tie still exists, **OR IF MORE THAN TWO TEAMS HAVE IDENTICAL POINTS RECORDS**, the team with highest total **match points earned in ALL regular season matches** will be declared the Group Winner.
- d. If two or more teams are still tied, the Group Winner will be determined based on the total match points earned by the **NUMBER ONE POSITION PLAYERS** for the tied teams in the regular season. This process shall be repeated through the **SUCCEEDING POSITION PLAYERS** until the tie is broken.
- e. If teams are still tied, the group winner will be decided by lot.

22. QUALIFYING FOR THE PLAYOFFS (Determining the Wildcard Team(s))

The top 32 teams at the end of the regular season will advance to the playoff. In order to eliminate playoff byes, the NCGA Team Match Committee developed an equitable means of determining which teams will automatically earn a playoff berth and which team(s) will receive a wildcard berth.

The procedure for making these determinations is as follows:

- a. All group winners will automatically advance to the playoff.
- b. In the case where there are less than 32 group winners, teams earning a wildcard berth will be determined as follows:
 - (1) Highest PERCENTAGE of total possible match points won in the regular season by the second-place teams in each group. In a 3-team group, the total points possible is 144 points (4 matches x 36 points/match = 144 points). In a 4-team group, the total points possible is 216 points (6 matches x 36 points/match = 216 points).
 - (2) If two or more teams have identical percentage of total possible match points won, the team(s) that advances will be determined based on the total match points earned by the **NUMBER ONE POSITION PLAYERS** for the tied teams in the regular season. This process shall be repeated through the **SUCCEEDING POSITION PLAYERS** until the tie is broken.
 - (3) If any team is still tied, the final advancing team will be decided by lot.

23. PLAYOFF MATCHES

Teams advancing to the playoff will be paired by the NCGA Team Match Committee for a single elimination match play to determine the overall Thursday and Saturday League Champions. Playoff matches will be conducted according to all regular Team Match Rules as follows:

- a. Playoff brackets will be created by pairing teams according to region in the first round.
- b. The Team Match Committee will designate one team to be "Club A" and the other "Club B" for each playoff match, **based on the regular season points percentage or wildcard place**.
- c. Each match has a two-week window in which a playoff match must be completed (*see below timetable*). This provides sufficient flexibility to accommodate all clubs. Team Captains are expected to cooperate with each

other. **THE NCGA TEAM MATCH COMMITTEE WILL NOT MAKE PROVISIONS FOR A TEAM ASKING FOR SPECIAL CONSIDERATION DUE TO OTHER CLUB OR INDIVIDUAL PLAYER COMMITMENTS.**

Playoff Match One August 11th – 24th – [Handicap Update August 11th](#)

Playoff Match Two August 25th – September 7th – [Handicap Update August 25th](#)

Playoff Match Three September 8th – September 21st – [Handicap Update September 8th](#)

Playoff Match Four September 22nd – October 5th – [Handicap Update September 22nd](#)

- d. Participating clubs will arrange their 12 players in CURRENT INDEX sequence. Accordingly, Team #1 from each club will be the two lowest indexed players, and so on. The playoff match shall then be played on the courses of the competing teams as follows:

- (1) Teams #1, #3 and #5 from each competing team will play at “Club A”.
- (2) Teams #2, #4 and #6 from each competing team will play at “Club B”.
- (3) “Club A” shall have the honor at each course.
- (4) Only players who have played in at least one regular season match are eligible for the playoffs.

- e. Starting Times – **Team Captains must ensure that all playoff matches start at a time that will allow all matches and any sudden death playoff to be completed prior to darkness.** The NCGA recommends that no playoff match starts after 12:00 noon.

- f. Ties – In the event of a tie in a playoff match, there shall be a sudden death playoff between only the lowest handicap teams from each club (i.e. the No. 1 Teams play at “Club A”; and the No. 2 Teams play at “Club B”). Team Captains are responsible for coordinating the sudden death playoff between the two courses.

(1) The sudden death will start on the same hole as the original match. If that hole is not available, another hole may be used. This decision should have the agreement of both captains.

(2) The sudden death playoff will involve the same format of play as used during the regular match (i.e. two individual matches and one four-ball match in each foursome).

(3) Two points shall be awarded for each hole won in the individual matches, and two points for each hole won in the four-ball matches. If a hole is halved, 1 point shall be awarded to each team. A total possible point for one two-man team on each sudden death playoff hole is six (6).

(4) The team accumulating the most points on the first playoff hole, based on the play at both courses, will be declared the winner of the match. If a tie still exists, the playoff will continue to the next hole and any subsequent holes until the tie is broken.

(5) The order of play and handicap stroke allocation for the sudden death playoff shall be the same as used for the regular match.

- f. Postponement/Suspension of Play

(1) Definitions – See Team Match Rule 16.

(2) Procedures – Because all playoff matches must be concluded, and a winner determined, playoff procedures differ significantly than those in use during the regular season.

- If conditions exist at either Club “A” or Club “B” which force club management to declare the course unplayable either prior to the start of play or during play, and play cannot be resumed to conclusion and a winner determined, the entire match must be rescheduled. Player substitutions are allowed.
- If after play at both Club “A” and Club “B” has been concluded, but a tie exists and a sudden death playoff cannot begin or be concluded due to unplayable conditions, the sudden death playoff must commence or resume at the point it was suspended and a winner determined before the next scheduled match. No player substitutions are allowed for a sudden death playoff.

NORTHERN CALIFORNIA GOLF ASSOCIATION 2025 TEAM MATCH TERMS OF THE COMPETITION AND RULES OF PLAY

The Team Match Program is subject to the Terms and Local Rules listed on the 2025 NCGA Hard Card. The program involves both Four-Ball and Individual Match Play. Because of this, certain special rules apply and are summarized herein, together with other reminders specific to Match Play.

GROUND UNDER REPAIR: Defined by white lines. French drains are ground under repair (Rule 16.1).

SEAMS OF CUT TURF (SOD SEAMS): Local Rule as prescribed in Section 8 of the Committee Procedures is in effect. Model Local Rule F-7.

AERATION HOLES: Local Rule as prescribed in Section 8 of the Committee Procedures is in effect. Model Local Rule E-4.

PACE OF PLAY: See separate memorandum to players for pace of play policy, when applicable.

PENALTY AREAS: When a penalty area is defined on only one side, it extends to infinity. When a penalty area is connected to the out-of-bounds edge, the penalty area extends to and coincides with out of bounds.

INTEGRAL OBJECTS: Include cables, rods, wires and wrappings when closely attached to trees or boundary objects.

SERIOUS MISCONDUCT: Disruptive or inappropriate behavior contrary to the good conduct of the tournament in the determination of the Committee will not be tolerated. Examples include (but are not limited to): club-throwing, loud or obscene language, causing unnecessary damage to the course or facility, derogatory or abusive language toward other players, officials and/or course staff or consistent disruptive behavior such as playing loud music and excessive cell phone use. The penalty for Serious Misconduct is **Disqualification**. Further disciplinary action may also be imposed, including suspension from future events.

OTHER RULE REMINDERS

Rule 23.1: Overview of Four-Ball

Four-Ball is a form of play (in either match play or stroke play) involving partners where:

- Two partners compete together as a side, with each player playing their own ball, and
- A side's score for a hole is the lower score of the two partners on that hole.

Rules 1-20 apply to this form of play, as modified by these specific Rules:

Rule 23.2a: Side's Score for Hole in Match Play

- When Both Partners Hole Out or Otherwise Complete the Hole Under the Rules. The lower score is the score for the hole.
- When Only One Partner Holes Out or Otherwise Completes the Hole Under the Rules. That partner's score is the side's score for the hole. The other partner does not need to hole out.
- When Neither Partner Holes Out or Otherwise Completes the Hole Under the Rules. The side does not have a score for that hole. In match play, the side **loses the hole**, unless the opposing side already had conceded or otherwise lost the hole.

Rule 23.2c: Exception to Rule 11.2 in Four-Ball

When a player's partner has already completed the hole and the player's ball in motion needs to be holed to lower the side's score for the hole by one stroke, if any person deliberately deflects or stops the ball at a time when there is no reasonable chance it can be holed, there is no penalty to that person and the player's ball does not count for the side.

Rule 23.4: One or Both Partners May Represent the Side

The side may be represented by one partner during all or any part of a round. It is not necessary for both partners to be present or, if present, for both to play on each hole. If a partner is absent and then arrives to play, that partner may start play for the side only between the play of two holes, which means:

- Match Play – Before Any Player in Match Starts Hole. If the partner arrives only after any player on either side in the match has started play of a hole, that partner is not allowed to play for the side until the next hole.

An arriving partner who is not allowed to play on a hole may still give advice or help to the other partner and take other actions for the other partner on that hole (see Rules 23.5 and 23.5b).

Penalty for Breach of Rule 23.4: General Penalty.

Rule 23.5a: Player Allowed to Take Any Actions Concerning Partner's Ball That Partner May Take

Although each player on a side must play their own ball:

- A player may take any action concerning the partner's ball that the partner is allowed to take before making a stroke, such as to mark the spot of the ball and lift, replace, drop and place the ball.
- A player may help the partner in any way that a caddie is allowed to help (such as to give and be asked for advice and take other actions allowed under Rule 10).

Rule 23.5b: Partner Is Responsible for Player's Actions

Any action taken by the player concerning the partner's ball or equipment is treated as having been taken by the partner. If the player's action would breach a Rule if taken by the partner:

- The partner is in breach of the Rule and gets the resulting penalty (see Rule 23.8a).
- Examples of this are when the player breaches the Rule by:
 - >> Improving the conditions affecting the stroke to be made by the partner
 - >> Accidentally causing the partner's ball to move, or
 - >> Failing to mark the spot of the partner's ball before lifting it.

Rule 23.6: Side's Order of Play

Partners may play in the order the side considers best

Exception – Continuing Play of Hole After Stroke Conceded in Match Play:

- A player must not continue play of a hole after the player's next stroke has been conceded if this would help their partner.
- If the player does so, their score for the hole stands without penalty, but the partner's score for the hole cannot count for the side.

Rule 23.7: Partners May Share Clubs

Rule 4.1b(2) is modified to allow partners to share clubs, so long as the total number of clubs they have together is not more than 14.

Rule 23.8a: Penalties Other Than Disqualification

(1) Penalty Normally Applies Only to Player, Not Partner

When a player gets a penalty other than disqualification, that penalty normally applies only to the player and not also to their partner, except in the situations covered by (2).

- Any penalty strokes are added only to the player's score, not to the partner's score.
- A player who gets the **general penalty (loss of hole)** has no score that can count for the side on that hole, **but** this penalty has no effect on the partner, who may continue to play for the side on that hole.

(2) **Three Situations Where Player's Penalty Also Applies to Partner**

- When Player Breaches Rule 4.1b (Limit of 14 Clubs; Shared, Added or Replaced Clubs). The side gets the penalty (**adjustment of the match score**).
- When Player's Breach Helps Partner's Play. The partner also gets the **same penalty** as the player.
- When Player's Breach Hurts Opponent's Play. The partner also gets the **same penalty** as the player.

Exception – Player Who Makes Stroke at Wrong Ball Is Not Treated as Having Helped Partner's Play or Hurt Opponent's Play:

- Only the player (not the partner) gets the **general penalty** for breach of Rule 6.3c.
- This is true whether the ball played as a wrong ball belongs to the partner, an opponent or anyone else.

Rule 23.8a: Disqualification Penalties

(1) **When Breach by One Partner Means Side Is Disqualified.** A side is **disqualified** if either partner gets a penalty of disqualification under any of these Rules:

- Rule 1.2 Standards of Player Conduct
- Rule 1.3 Playing by the Rules
- Rule 3.2c Applying Handicaps in Handicap Match
- Rule 4.1a Club Allowed in Making a Stroke
- Rule 4.1c Procedure for Taking Clubs Out of Play
- Rule 4.2a Balls Allowed in Play of Round
- Rule 4.3 Use of Equipment
- Rule 5.6a Unreasonable Delay
- Rule 5.7b-c When Committee Suspends Play and Play Resumes
- Rule 6.2b Teeing Area Rules

(2) **When Breach by Both Partners Means Side Is Disqualified.** A side is **disqualified** if both partners get a penalty of disqualification under any of these Rules:

- Rule 5.3 Starting and Ending Group
- Rule 5.4 Playing in Groups
- Rule 5.7a When Players May or Must Stop Play

(3) **When Breach by One Player Means Only That the Player Has No Valid Score for Hole.** In all other situations where a player breaches a Rule with a penalty of disqualification, the player is not disqualified **but** their score on the hole where the breach happened cannot count for the side.

If both partners breach such a Rule on the same hole, the side **loses the hole**.

Rule 20.1: Resolving Rules Issues During Round

Players must not unreasonably delay play when seeking help with the Rules during a round;

- If a referee or the Committee/Team Captains is not available in a reasonable time to help with a Rules issue, the player must decide what to do and play on.
- The player may protect their rights by asking for a ruling in match play (see Rule 20.1b(2)).

Rule 20.1b: Rules Issues in Match Play

(1) **Deciding Issues by Agreement.**

During a round, the player in a match may agree how to decide a Rules issue

- The agreed outcome is conclusive even if it turns out to have been wrong under the Rules, so long as the players did not deliberately agree to ignore any Rule or penalty they knew applied (see Rule 1.3b(1)).
- **But** if a referee is assigned to the match, the referee must rule on any issue that comes to their attention in time and the players must follow that ruling. In the absence of a referee, if the players do not agree or have doubt about how the Rules apply, either player may request a ruling under Rule 20.1b(2)

(2) **Ruling Request Made Before Result of Match Is Final.**

When a player wants a referee or the Committee/Team captains to decide how to apply the Rules to their own play or the opponent's play, the player may make a request for a ruling.

If the referee or the Committee/Team Captains is not available in a reasonable time, the player may make the request for a ruling by notifying the opponent that a later ruling will be sought when a referee or the Committee/Team Captains becomes available.

If a player makes a request for a ruling before the result of the match is final:

- A ruling will be given only if the request is made in time, which depends on when the player becomes aware of the facts creating the Rules issue:
 - >> When Player Becomes Aware of the Facts Before Either Player Starts the Final Hole of the Match. When the player becomes aware of the facts, the ruling request must be made before either player makes a stroke to begin another hole.
 - >> When Player Becomes Aware of the Facts During or After Completion of the Final Hole of the Match. The ruling request must be made before the result of the match is final (see Rule 3.2a(5))
- If the player does not make the request in this time, a ruling will not be given by a referee or the Committee/Team Captains and the result of the hole(s) in question will stand even if the Rules were applied in the wrong way.

If the player requests a ruling about an earlier hole, a ruling will be given only if all three of these apply:

- The opponent breached Rule 3.2d(1) (giving wrong number of strokes taken) or Rule 2.2d(2) (failing to tell the player about a penalty),
- The request is based on facts the player was not aware of before either player made a stroke to begin the hole being played or, if between holes, the hole just completed, and
- After becoming aware of these facts, the player makes a request for a ruling in time (as set out above).

(3) **Ruling Request Made After Result of Match Is Final.**

When a player makes a request for a ruling after the result of the match is final:

- The Committee/Team Captains will give the player a ruling only if both of these apply:
 - >> The request is based on facts the player was not aware of before the result of the match was final, and
 - >> The opponent breached Rule 3.2d(1) (giving wrong number of strokes taken) or Rule 3.2d(2) (failing to tell the player about a penalty) and knew of the breach before the result of the match was final.
- There is no time limit on giving such a ruling.

(4) **No Right to Play Two Balls.**

A player who is uncertain about the right procedure in a match is not allowed to play out the hole with two balls. That procedure applies only in stroke play (see Rule 20.1c).

Rule 3.2: When a Hole is Not Played (Rules of Handicapping)

If the outcome of a competition has been decided before all holes have been completed and the player decides to play any of the remaining holes, the actual scores for those remaining holes must be recorded.