

# **2026 CGA POLICIES AND PROCEDURES**

---



**COLORADO GOLF**  
**ASSOCIATION**

**Player Responsibilities** – Rule 1.3b states, “Players are expected to recognize when they have breached a Rule and to be honest in applying their own penalties.” We strongly recommend all players study the *Rules of Golf*, examine the *CGA Local Rules and Conditions of Competition for CGA Tournaments and Championships* (Hard Card), and review this section prior to competing. Any player in a CGA event may request and receive from the starter a copy of the CGA Hard Card.

**Tournament Committee** – The CGA Tournament Committee, along with CGA Staff, set policies and procedures for CGA events. CGA members are encouraged to contact the CGA with comments and concerns about CGA competitions.

**CGA Policies and Procedures** – The policies described in this document apply to all CGA Championships--both open and women’s events.

## UPDATES FOR 2026

- Updates to refund/withdrawal policy
- Updates to the championship qualifiers automatic promotion policy
- Updates to the caddie policy

## CHAMPIONSHIP INFORMATION

**Exemptions** – A complete list of exemptions and exemption criteria for the season is available within each tournament portal and on the CGA website in a master document located on the CGA Championships page.

**Exemptions (Women’s Championships)** – A complete list of exemptions and exemption criteria for the season is available within each tournament portal on the CGA website.

**Concurrent USGA Qualifiers** – All applications must be sent to the USGA. Players wishing to participate in a CGA qualifier that is also a USGA qualifier must be registered with the USGA to compete in that specific qualifier. These events are first and foremost USGA qualifiers, which means all players must be trying to qualify for the national event. There are NO EXCEPTIONS to this policy. These qualifiers are combined as a service to players who cannot take two days off to try to qualify for both events. Players may qualify at separate sites, using the USGA qualifier only for the USGA event and signing up for the CGA qualifier at a separate site. This decision needs to be made prior to the close of the CGA registration.

When a USGA qualifier is being used as a CGA qualifier, the combined score from all rounds will be used to determine qualifying for the CGA qualifier.

Except for the U.S. Senior Amateur Championship, all players are required to walk, unless a waiver has been specifically granted in advance by the USGA. Players may carry their own bag or have a caddie. Parents, stepparents, or guardians may not caddie during the U.S. Junior Amateur.

For a complete list of conditions for the USGA event you are competing in, please refer to the entry form, or the USGA website at [www.usga.org](http://www.usga.org).

**CGA Qualifier Registration** – Players may only register for only one (1) qualifier per CGA championship. If a player is a no show (has not contacted the CGA) or begins a qualifying round and then subsequently WD’s for poor play, they will not be issued a refund or placed in another qualifying field.

Players who register for a qualifying location where the CGA qualifying is secondary to another competition must complete the primary competition in full for the CGA qualifying to stand. If a player completes the first round of such an event and subsequently withdraws from the primary competition without reason, his or her registration into the CGA championship is subject to rejection. When a USGA qualifier is being used as a CGA qualifier, the combined score from all rounds will be used to determine qualifying for the CGA.

For CGA open age championships (Match Play and Amateur), players must have a handicap index of 3.0 or below as of the final day of the registration window.

For the CGA Mid-Amateur championship, players must have a handicap index of 5.0 or below as of the final day of the registration window.

The CGA reserves the right to cancel qualifying for a championship if less than 10 players would be eliminated from the qualifying process. In such case, the championship field will be selected on a first come, first serve basis using the date of registration for qualifying.

**Championship Alternates** – Each CGA qualifying location will have at least three alternates added to the alternate list for the championship. When a player withdraws from the championship field, a player will then be added from the alternate list based off the site ranking order. Qualifying sites are ranked based off the rounding percentage number of qualifying spots.

Example: Championship X has 41 total qualifying spots and 249 total qualifying applicants. Site A has 29 players and Site B has 53 players. Site A is then granted 4.78 qualifying spots (rounded to 5) and Site B is granted 8.73 qualifying spots (rounded to 9). Since Site A is being rounded up closer than Site B (.78 vs .73), Site A is granted priority in the site ranking over Site B.

**Championship Qualifiers Automatic Promotion** – For players who qualify into a championship, the remaining balance of the championship entry will be charged to the original payment method, and the player will be placed into the championship field after all qualifying is completed for the championship. See the refund and withdrawal policy for refunds of the balance after promotion into the championship.

## CHAMPIONSHIP ENTRY

**Online Registration** – To register for all CGA events, register online at [coloradogolf.org](http://coloradogolf.org). Entry fees will be charged to credit cards upon acceptance into an event. Players on a wait list for an event will not be charged until they are in the field.

**Entries** – All players, including exempt players, must apply for entry online at [www.coloradogolf.org](http://www.coloradogolf.org). Player tee time information will be e-mailed prior to the tournament and posted on the CGA website. All entries are accepted until the tournament closing date deadline. Late entries may be accepted at the discretion of the CGA staff. **Entries are subject to rejection at any time** (including during the tournament) by the CGA. Reasons for rejection may include a fraudulent entry, fraudulent handicap, unbecoming conduct, or dress code violations. Qualifying sites may be cancelled due to a lack of participation.

**Entry Eligibility** – Entry is open to any amateur golfer who is a current CGA member. Entrants must have an active GHIN number through a CGA member club, active CGA membership will be verified by CGA staff. If a player's membership turns inactive after submitting their registration, they are responsible for renewing it prior to the start of the event. Inactive players may be subject to removal from the tournament field. If a waitlist exists, the inactive player may be replaced by a waitlist player and placed at the top of the waitlist. All players must conform to the Rules of Amateur Status.

**Entry Eligibility (Women's Events)** – Same conditions as above, except entry is open to any female amateur golfer who is a current CGA member. If transgender, you must satisfy the criteria outlined in the [Competitive Fairness Gender Policy](#).

**Competitive Fairness Gender Policy** – The CGA is an allied golf association of the USGA and follows their Competitive Fairness Gender Policy. The information below supplements the policy for CGA competitions and teams.

**Women's Events:** Women's Club Team, Women's Dunham-Chapman, Women's Four-Ball, Women's Hickory, Women's Mashie, Women's Match Play, Women's Niblick, Parent-Child (women's tee set), Women's Senior Match Play, Women's Senior Stroke Play, Women's Stroke Play, and Women's Team Stableford.

**Women's Teams:** Colorado Cup.

**Men's Events:** None. Events without gender eligibility criteria are open to all individuals.

**Men's Teams:** Pacific Coast Amateur.

### **Modifications to the USGA's Competitive Fairness Gender Policy for CGA Competitions:**

- The term USGA is replaced by CGA.
- Section 8. Medical Panel: The panel may be made up of a different number of medical experts.
- Section 17. Costs: Any costs incurred will be paid by the player, not the CGA.
- Section 19. Arbitration: The place of arbitration shall be Colorado, and this policy shall be governed by the laws of Colorado.
- Anti-doping policies do not apply unless in connection with an athlete's gender-affirming care.
- Questions and notifications sent to [championships@coloradogolf.org](mailto:championships@coloradogolf.org)

[Click here to view the USGA's Competitive Fairness Gender Policy](#)

**Over-Subscribed Field** –CGA events are filled on a first-come, first-serve basis using the original registration date and time unless otherwise indicated on the tournament's information page. If an event is oversubscribed, a waiting list will be maintained in case of cancellation. Players on a waiting list will not be charged until they are moved from the wait list into the field.

**Under-Subscribed Field (Women's Championships)** - To ensure equal flights of eight and to avoid byes in the Match Play and Mashie Championships, players that have been accepted into the championship may be cut and will receive a full refund.

**Students** – High school or college golf team members should check with their coaches and/or their leagues governing body (CHSAA, NCAA, etc.) regarding participation and the effect, if any, on their eligibility.

**Handicaps** – Handicap indexes will be verified as of the specified revision on the tournament's information page prior to the start of the championship to determine eligibility and handicaps to be used in the competition.

**Handicaps (Women's Championships)** – The player must have an active USGA Handicap Index no higher than 30.0. Entrants for the Hickory, Niblick, Team Stableford and Club Team tournaments must have an active USGA Handicap Index no higher than 36.0. Handicap indexes will be verified as of the specified revision prior to the start of the tournament to determine eligibility and handicaps to be used in the competition. Provided the field is not full, players with handicap indexes higher than the specified limit may be accepted at the discretion of the CGA. In this case, the handicap of the player exceeding the limit will be adjusted down to the maximum handicap index of that tournament.

## **CGA AGE REQUIREMENTS**

**Senior** – A player must be 55 years of age or older as of the first day of a tournament. For those events with a super-senior category, the player must be 65 years of age or older as of the first day of a tournament. In team events, both partners must meet the age requirements to play in the Senior division or the team must play in the Open division. A player may qualify prior to their 55th birthday for a championship if they are of the proper age by the start of the tournament.

**Senior (Women's Championships)** – A player must be 50 years of age or older as of the first day of the tournament.

**Mid-Amateur** – A player must be 25 years of age or older as of the first day of a tournament. A player may qualify prior to their 25<sup>th</sup> birthday as long as they are of proper age by the start of the tournament.

## **REFUNDS AND WITHDRAWALS**

**General** – Entry fee will be refunded, less a \$10.00 service charge regardless of reason if the CGA is notified of withdrawal no less than one week prior to the event start date. Players will receive a 50% refund of the entry fee if the CGA is notified between one week prior but at least 48 hours prior to the event start (this gives us time to contact an alternate or waitlist player). There is no refund after the 48-hour cutoff up to the event start date. After the tournament has started, there is no refund for any reason.

**Exception** – For players who qualify into a championship through a qualifier that takes place less than one week prior to the championship start, a full refund (less a \$10 service charge) of the championship entry balance will be given up until 48 hours prior to the championship start.

**Exception** – For players that notify the CGA of withdrawal between 1 week and 48 hours prior to the event start date, a full refund (less a \$10 service charge) may be given, only if the withdrawn player is replaced by a player on the waitlist.

**Team Events** – In team competitions, if a player needs a substitute for their original partner after the field has closed, they must arrange to get the substitute. Any substitute must meet all eligibility requirements of the specified competition. The CGA must be notified of any substitutions no later than 48 hours prior to the tournament start. **For women's events**, if a replacement is needed after the flights have been finalized, the replacement partner must have a comparable handicap index or play down to the original partner's index to maintain the same flight and or seed position.

**NOTE:** Players must notify the CGA, not the host course, to receive a refund. All refunds will be sent to the person named on the entry and processed back to the original payment method. Processing refunds may take up to two weeks. There is no partial refund if a player fails to advance to the next stage of any competition.

## **RULES OF GOLF AND CONDITIONS OF PLAY**

**General** – *The Rules of Golf* govern play. The *Local Rules and Conditions of Competitions for Colorado Golf Association Tournaments and Championships* (CGA Hard Card) and any site-specific *Notice to Players* will supplement *The Rules of Golf*. Host course local rules are not applicable, unless they are on the *Notice to Players*. The Committee, whose decision is final, shall settle questions. Selected policies from the CGA Hard Card are listed below.

**Pace of Play** – The CGA may utilize pace of play policy in all stroke play rounds of USGA events or CGA championships as authorized by Rule 5.6 Unreasonable Delay; Prompt Pace of Play (also Committee Procedures, Section 5G). When group penalties are in effect for a qualifying or championship round, each player will receive a course specific time sheet explaining the event's policy times and parameters.

**Distance Measuring Devices** – For all CGA events, a player may obtain distance information by using a device that measures distance only. However, if, during a round, a player uses a distance-measuring device to gauge or measure other conditions that might affect their play (e.g., gradient, wind-speed, etc.), the player is in breach of Rule 4.3, for which the penalty is two strokes in stroke play or loss of hole in match play for the first offense. For any subsequent offense, the penalty is disqualification.

**Approved Medical Devices** – Players wishing to use equipment for medical reasons under Rule 4.3b must do so in writing to the CGA prior to the event. On site requests will be evaluated on a time available basis.

**Cell Phones** – A player may only use devices that do not make an audible noise. Annoying cell phone use during a stipulated round is considered unbecoming conduct and the Committee may disqualify a player under Rule 1.2 for a serious breach of etiquette and/or reject a player's entry in future events. Spectators who misuse cell phones will be asked to leave the course.

**Automotive Transportation** – Permitted in all CGA events except the CGA Amateur and Match Play Championships (Model Local Rule G-6), unless otherwise stated on the tournament's information page. **For women's events**, automotive transportation is permitted in all events except the CGA Match Play Championship unless otherwise stated on the tournament's information page. It is prohibited for players in all USGA Qualifiers except for the U.S. Senior Amateur and U.S. Senior Women's Amateur qualifiers. Any variation to this policy will be on the event's *Notice to Players* and on the tournament information page. When prohibited, the optional condition prescribed in Model Local Rule G-6 is in effect. Please note the definition of caddie and equipment when using carts. If a course hosting agreement requires paying cart fees, players may still walk and/or use a caddie but they will not be refunded a cart fee. All drivers must have a valid driver's license. All players, both walkers and riders, are required to maintain the pace set for the competition. Spectators are not authorized to ride in a player's cart. Only two carts will be allowed per group. Players have priority for carts over caddies.

**Walking Only Policy** – Players wishing to use a golf cart in CGA events which are walking only must submit a request, in writing, to the CGA at the time of entry and provide a statement from their medical doctor stating that they need a motorized golf cart in CGA events. Players will receive notification after a decision has been made whether or not their request has been granted. **Also see: Approved Medical Devices**

**Ties** – Ties for first place or qualifying positions are broken by sudden death playoff as determined by the CGA or by matching scorecards as recommended in The Committee Procedures under Rule 5A(6) of The Rules of Golf. In the absence of an announced policy for an event requiring tie breaking, matching scorecards will be used (this includes all CGA championships with qualifiers). If all options in Committee Procedure 5A(6) are used and a tie still exists, the tie will be decided by lot. If the competition has a multiple tee or shotgun start, the last nine holes, last six holes, etc., are considered to be holes 10-18, 13-18, 16-18, 18.

**Ties (Women's Championships)** - Tie breaking methods for each championship will be noted on the championship's notice to competitors. If all options in Committee Procedure 5A(6) are used and a tie still exists, the tie will be decided by lot. If the competition has a multiple tee or shotgun start, the last nine holes, last six holes, etc., are considered to be holes 10-18, 13-18, 16-18, 18.

**Score Posting** – For handicap purposes, the CGA will post all applicable individual stroke play scores to the GHIN Handicap service. Scores from match play or four-ball events will not be posted by the CGA. The player may post their own score at the end of a four-ball or match play round. The Tournament Director will always provide the applicable slope/rating for posting purposes at the end of each four-ball or match play round.

**Failure to show/complete event** – Players who either do not show up for an event or fail to complete the round in an event will be assigned a specific status on the corresponding event leaderboard. Each occurrence of a player not completing an event or no-showing, will be kept on file with the CGA. Players who accumulate multiple occurrences throughout the season may be referred to the CGA Tournament Committee and may be subject to discipline which may include suspension from registration. Player Statuses are assigned as follows:

- No Show (NS) – Players who fail to show up for their assigned tee time and do not notify the CGA prior to the day of an event.
- Withdrawal (WD) – Players who notify the CGA of their intention to not compete in one or multiple rounds of an event prior to the round or event starting.
- Did Not Finish (DNF) – Players who started the round and did not complete the round and notified a member of the committee before or after stopping play.
- No Card (NC) – Players who begin the round and fail to turn in a scorecard to the committee. This also includes players who stopped play and did not report to the committee.
- Disqualified (DQ) – Players who have breached a rule of golf that carries a disqualification penalty or have been disqualified for serious misconduct under Rule 1.2a. See section on "Conduct" below.

**Match Play Disqualifications** – Players who are disqualified in a match play competition (CGA Match Play, Women's Match Play, Senior Match Play, Super Senior Match Play, Senior Women's Match Play) with progressive stages of the competition are only disqualified from the match being played, unless disqualified under Rule 1.2a for serious misconduct. If a player is disqualified from the competition after moving on to the next stage of the competition (stroke play qualifying into match play or pod play into the bracket) and the next stage of matches have already been posted, then the player will be removed from the competition, and the opponent will receive a bye.

A player that is disqualified from a single elimination competition (Mid-Am Match Play) is treated as losing the match.

**Caddies** – Players may bring their own caddie for all individual championships and qualifiers. For open championships that are partner events, caddies are prohibited, see the tournament information pages. For women's events, caddies are only allowed at certain championships, see the tournament information pages. CGA dress code, liability and conduct requirements apply to caddies. Caddies are not necessarily extended all the courtesies of the host golf club. Players are responsible for the conduct of their caddies. Caddies found to be disruptive to other players may be asked to leave the golf course. Caddies are allowed in the U.S. Junior Amateur and U.S. Girls' Junior Amateur Qualifiers with exceptions – parents, stepparents and guardians are not allowed to caddie (see entry forms).

**Dress Code** – Proper golf attire is required of players and caddies on the golf course, in the clubhouse and on the grounds. Should a host course have a stricter dress code, its policy will take precedence. Slacks, skirts, skorts and shorts are acceptable, they must be no more than 5” above the knee. Golf shirts should have a collar, and mock turtlenecks are acceptable. Women’s fashion shirts without a collar must have sleeves. Jeans, sweatpants, denim shorts, short shorts, cut-offs, gym shorts, T-shirts, halter tops and tank tops are prohibited. All clothing must be in good repair. Footwear must be worn at all times, all CGA events have a spikeless shoe policy (see CGA hard card). Logos worn must not be detrimental to the integrity and image of the game of golf and/or public confidence in the CGA. Violation may result in the player being expelled from the tournament.

**Conduct** – The CGA may reject an entry application, revoke an accepted application, expel from the tournament and/or suspend a player from future tournaments under Rule 1.2 if the player engages in conduct detrimental to the integrity and image of the game of golf and/or public confidence in the CGA. Such conduct may include, but is not limited to, damage to the golf course or the player’s equipment, verbal or physical abuse of spectators, officials, volunteers, staff, fellow competitors, opponents, or host course personnel, blatant or excessive profanity, disorderly behavior, failure to abide by club rules, “no showing” without notifying CGA or failure to return scorecard “no carding” or any other unbecoming conduct.

**Spectators** – Spectators are welcome at all CGA and USGA events as long as they maintain proper golf demeanor while watching the event. This ensures all players have the opportunity to perform at their very best. Spectators should remain on cart paths or in the rough, and at least 20 yards away from players during the play of a hole. There may be no communication between spectators or players that could be deemed advice of any nature (Rule 10.2) during the round. Spectators are not permitted to ride in a player’s cart, as this privilege is reserved for caddies only. For medical reasons, the Tournament Director may authorize a spectator to ride in his/her own cart during CGA events. If a spectator needs a cart for a CGA event, please contact the CGA offices directly. Players have priority for carts over spectators. If a spectator is riding in a player’s cart, the player will be warned and asked to follow the CGA policy. If the player refuses, his or her entry will be withdrawn.

**Weather** – The Committee, at their discretion, may cancel, delay or suspend play due to weather or golf course playing conditions. If a round is to be cancelled, emails will be sent out to all players as soon as possible after the decision is made.

## MISCELLANEOUS

**Practice Rounds** – Before an event, each host site will establish pricing, times, and any restrictions for players to play a practice round on a space-available basis. Please check the applicable tournament information page or with the host club for information.

**Prizes** – An amateur golfer plays primarily for the love of the game. Symbolic prizes such as medals, plaques or trophies are generally awarded to champions. Prize money, if given, is in the form of gift certificates redeemable in the host club golf shop. In general, if an individual is eligible to win two prizes, they will be awarded only one prize, the one with the greatest value. Normally, merchandise prizes will be split among those tied, except in those cases where a playoff is used to determine a winner.

**Prizes (Women’s Championships)** – Same as above. Additionally, prizes are awarded to the top gross and net finishers within each flight where the format allows. The Committee will determine if Championship Flight will pay Gross prizes only, or if Net prizes will be incorporated when the size and composition of the flight (i.e., handicap spread) warrants it. The CGA typically pays prize money to approximately 40% of the players in each flight in each event at the discretion of The Committee. The overall champion of each event is generally paid a slightly larger amount than the other flight winners; however, all other places are typically paid the same amount in all flights. The amount paid to each winner will be posted at the start of the championship.

**Photographic/Video** – By submitting an application, the player agrees to allow the CGA to use the player’s photographic/video image for any CGA media related use.

**Liability** – By submitting an entry form and subsequently playing in a CGA event, players agree to indemnify, defend and hold harmless the CGA and its respective affiliates, directors, officers, employees, agents, and assigns from and against any and all claims, damages, liabilities and losses, including without limitation reasonable attorney’s fees and costs and expenses of litigation, arising out of any act of God, negligent act or omission of the indemnifying party in connection with this competition. Contingent upon successful entry into this tournament the participant agrees to all conditions, policies, procedures and terms set forth in this booklet.

## THE CGA RULES OF GOLF COMMITTEE

Ed Mate, *Executive Director*

Ashley Harrell, *Chief Operating Officer*

Kate Moore, *Managing Director of Rules and Competitions*

Lewis Harry, PGA, *Director of Rules and Competitions*

Leo Bruni, *Manager of Competitions*

Greg With, *Rules Committee Chair*

Leo Barabe

Karla Harding

David Herrick

Tim Hersee

Tom Kennedy

Jim Magette

Rick Rosemeyer

Brad Wiesley

## THE CGA TOURNAMENT COMMITTEE

Ed Mate, *Executive Director*

Ashley Harrell, *Chief Operating Officer*

Kate Moore, *Managing Director of Rules and Competitions*

Lewis Harry, PGA, *Director of Rules and Competitions*

Leo Bruni, *Manager of Competitions*

Chris Carlson

Sean Forey

Kelly Green

Judy Maillis

Joel Perez

Colin Prater

Scott Sullivan

## THE COMMITTEE

The Committee for any competition consists of the designated Tournament Director, the designated Senior Referee, and any member of the CGA Rules of Golf Committee or CGA Rules & Competitions staff present at the competition or able to be contacted by phone.