<u>Umbrella</u>

"Umbrella," a k a the "umbrella game," is a golf game or side bet for teams of two within a foursome. Side 1 and Side 2 (two players per side) may be involved in another type of format or tournament (playing <u>Four Ball</u>, for example), with Umbrella running concurrently as a side bet; or the umbrella game might be the only game being played.

Here's how it works: Points are awarded for one of five accomplishments on each hole. If one side sweeps all five points, they score the "umbrella" and the points are doubled.

The catch is that the number of points available for each individual feat matches the number of the hole being played, so many more points available later in the round than earlier.

For example, on the first hole one point per accomplishment is up for grabs:

- 1 point for low individual score of the foursome
- 1 point for your side having the low 2-ball total
- 1 point if you hit the green in regulation
- 1 point if your partner hits the green in regulation
- 1 point if either scores a birdie

So on the first hole, each accomplishment is worth 1 points; 5 points total are available; if one side scores an "umbrella," the points double to 10.

On the 10th hole, however, the points look like this:

- 10 points for low individual score of the foursome
- 10 points for your side having the low 2-ball total
- 10 points if you hit the green in regulation
- 10 points if your partner hits the green in regulation
- 10 points if either scores a birdie

Each accomplishment matches the hole number (in this case, 10 points because you're on the 10th hole); there are 50 points available in this example, so if one side scores an umbrella, the points double to 100.