

This summary does not contain the full terms and conditions of the contract of insurance, which can be found in the policy document.

This insurance provides cover, as specified in the policy document, for property damage, injury and death if you have an accident whilst playing golf. Your schedule will confirm the extent of cover provided.

INSURER

This insurance is underwritten by Equity Red Star and administered on our behalf by Golfguard Ltd. Equity Red Star is managed by Equity Syndicate Management Limited, which is authorised and regulated by the Financial Services Authority. Our registration number is 204851.

PERIOD OF INSURANCE

The insurance offered is a 12 month contract which may be renewed each year.

SIGNIFICANT FEATURES AND BENEFITS

We will provide cover:

- Up to a maximum limit of £5,000,000 for any number of claims arising out of one cause which you become legally liable to pay for death or injury to any third party caused by your use of golf equipment or a hired golf buggy.
- Up to a maximum limit of £5,000,000 for damage to third party property for which you are legally responsible.
- Up to a maximum limit of £5,000 for accidental damage to third party property irrespective of liability.
- For personal accident up to a maximum limit of £50,000 (£4,000 for juniors).
- For the reimbursement of your bar bill if you achieve a hole in one in an official club competition, up to the amount specified on the Schedule.
- If selected, theft of golf equipment will be covered on new for old basis up to the amount specified on the Schedule.

SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS (BY SECTION)

Section 1 - Personal liability

We will not provide cover:

- In respect of any judgement, award or settlement within countries which operate under the laws of the USA or Canada.
- In respect of any liability incurred in the USA or Canada for:
 - Personal or bodily injury, or loss of, damage to or loss of use of any property directly or indirectly caused by seepage, pollution or contamination;
 - The cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances; or
 - Fines, penalties, punitive or exemplary damages.

Section 2 – Personal accident

We will not provide cover for bodily injury unless;

- It is the sole cause of death within 12 months from the accident.
- Within 12 months from the date of the accident, it is the sole and direct cause of:
 - Loss of one or more limbs by physical separation at or above the wrist or ankle;
 - Permanent and total loss of use of one or both hands or legs; or
 - Total and irrecoverable loss of sight in one or both eyes.
 - It is the sole and direct cause of your being totally disabled and unable to engage in gainful business or occupation for a continuous period of two years, and which will in all probability, to our satisfaction, continue for the rest of your life.

Section 3 - Golf equipment

We will not provide cover for:

- The first £35 of each and every claim. A £100 excess will apply to each and every claim in respect of the theft of golf equipment from an unattended car or from outside the clubhouse or pro shop.
- The theft of golf equipment from a car, unless it is totally concealed in the car boot, or is totally concealed under the parcel shelf/internal cover supplied by the manufacturer and the car is fully locked and there are signs of forcible entry.
- Any theft, loss or damage whilst insured items are within a caravan, any type of van, commercial vehicle or vehicle used as such, or from a taxi which is owned by you.
- The theft of golf equipment from a house or garage, unless they are locked and there are signs of forcible or violent entry.
- The theft of golf equipment from a garden shed or similar outbuilding (unless otherwise agreed in writing).
- The theft or loss of, or damage to, golf equipment from University Halls of Residence or student accommodation.
- Damage attributed to wear and tear.
- Loss, destruction or damage by vermin or other deterioration, electrical or mechanical breakdown, derangement or any process of cleaning, renovation, repair or whilst being worked upon, faulty workmanship or design.
- Remote control trolleys or ride on golf buggies owned by you (unless an additional premium has been paid and cover confirmed in writing).
- Batteries and chargers, including any fire and damage caused by batteries.
- The theft or loss of, or damage to, any type of spectacles or sun glasses.
- The theft or loss of golf equipment that is not reported to the police within 24 hours of discovery and an appropriate crime reference obtained.
- Loss of, or damage to, golf equipment while in transit which is not reported to the carrier within 24 hours of discovery and an appropriate written report/claim reference obtained.

Section 4 - Club subscription

- A limit of £1500 applies to the reimbursement of club subscription fees.
- Claims settlement is subject to our receipt of a doctors certificate and evidence of subscription fees. This must be provided at your expense.

Section 5 - Hospital cover

- The first 24 hours of your hospitalisation is not covered.
- Cover is limited to £50 per 24 hour period up to a maximum of 14 days.

Section 6 - Dental treatment cover

- A limit of £300 applies for emergency dental treatment required as a result of an injury caused by a direct external blow whilst playing golf.
- We will only cover for damage which becomes apparent within seven days of the accident.
- Claims settlement is subject to our receipt of an invoice for the cost of treatment. This must be provided at your expense.

Special Exclusions in respect of sections 2, 4, 5 and 6

We will not provide cover for any loss or injury:

- Sustained while under the influence of intoxicants or drugs.
- Caused, contributed to or aggravated by pregnancy or childbirth.
- Caused, contributed to or aggravated by any physical condition, defect, infirmity, disease or illness existing prior to any accident to which this policy applies.
- Caused by an accident if not caused by violent and external means while you are playing golf.

Section 7 - Hire of golf equipment

- A limit of £250 applies to hire charges following the loss of golf equipment during overseas travel.
- Claims settlement is subject to our receipt of a receipt in respect of the hire charges incurred. This must be provided at your expense.

Section 8 - Loss of golfing trophies

- A limit of £1000 applies for the loss of golf trophies whilst they are in your care, custody or control.
- This cover only applies if there is no other insurance in force.

Section 9 - Personal effects

We will not provide cover for:

- The first £35 of each any every claim.
- The theft or loss of, or damage to any type of computer, money, credit cards, securities and documents in any form, mobile phones, jewellery, articles of precious metals, stones, fur, watches, spectacles, or property more specifically insured elsewhere.
- A limit of £500 applies for the theft of, or damage by fire, for your personal effects (non-golf related) from while left in a clubhouse or professional golf shop. A limit of £100 applies to any one item.

Section 10 - Tournament entry fees

- A limit of £250 applies for the reimbursement of any tournament entry fees when the cancellation of entry to the tournament is due entirely to the unexpected and unforeseen sickness of, or accidental injury, to you occurring within 14 days of the tournament start date and rendering you unable to play golf

General exclusions applicable to all sections

We will not provide cover for:

- Any liability loss or damage arising out of, or in connection with the pursuit of the sport of golf in a professional capacity unless specifically agreed by Golfguard Ltd in writing.
- Any person aged 17 or under, or over the age of 85.
- Any hired golf buggy whilst on any public highway outside the golf course unless being used on a recognised road crossing between holes on a golf course.
- We will not be liable for any claim unless action for damages is brought against you in a Court of law in the United Kingdom

YOUR RIGHT TO CHANGE YOUR MIND

As long as your vehicle has not been written off as a result of a claim under the insurance, you may cancel the insurance, without giving reason, by sending written notice to Golfguard Ltd and returning the certificate of insurance within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. We will make a charge equal to the period of cover you have had.

CANCELLATION

You may cancel this policy at any time by sending written notice and returning your certificate of insurance. If a claim has not been made during the current period of insurance we will return any premium less a charge equal to the period of cover you have had. If a claim has been made we will not give you a refund. We may cancel this policy at any time by sending seven days notice, by registered letter, to your last known address.

HOW DO I NOTIFY A CLAIM?

You can report a claim and obtain a Claim Form by calling Golfguard Ltd on 01342 318368

HOW DO I MAKE A COMPLAINT?

If you have a complaint you should contact Golfguard Ltd. Having contacted Golfguard Ltd, if you are still not satisfied with the way a complaint has been dealt with, please write to the Chief Executive of Equity Red Star, 52 Leadenhall Street, London, EC3A 2BJ. If you are not still not satisfied with the way a complaint has been dealt with you may ask the Policyholder & Market Assistance Department at Lloyd's to review your case. The address is One Lime Street, London, EC3M 7HA. Having followed this procedure, your complaint can be referred to the Financial Ombudsman Service (FOS). Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

FINANCIAL SERVICES COMPENSATION SCHEME

If Equity Red Star is unable to meet its liabilities under the insurance, you may be entitled to compensation from the FSCS. The first £2000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further information from us or the Financial Services Authority (FSA).