

TRAVEL INSURANCE arranged by Golfguard Ltd POLICY SUMMARY

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ABOUT THIS DOCUMENT

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document a copy of which is available from Golfguard Ltd on 01342 318368.

INSURER

Equity Red Star is managed by Equity Syndicate Management Limited, which is authorised and regulated by the Financial Services Authority. Our FSA registration number is 204851.

TYPE OF INSURANCE AND COVER

Equity Red Star offers Travel insurance cover.

Cover specific features and benefits (referenced to the sections contained in the insurance document or any endorsement to the document)

Operative time

To cover trips having a destination outside the United Kingdom (or including within the United Kingdom under "Annual Cover" provided such trips involve a minimum of 3 consecutive nights Pre-Booked Accommodation).

Cover operates from the time of leaving home during the whole time away and until return to home.

A Maximum duration any one trip applies as selected or agreed by us. A maximum duration of 60 days applies in respect of any one trip for Annual Cover. Each trip is a separate Insurance

Geographical Limits

This is for the areas or countries you selected and are insured for.

Area 1 – Europe (as listed)

Mainland Europe including Albania, Armenia, Andorra, Austria, Azerbaijan, Balearics, Belarus, Belgium, Bosnia, Bulgaria, Canary Isles, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, FYR Macedonia, Georgia, Germany, Gibraltar, Great Britain, Greece, Herzegovina, Hungary, Iceland, Ireland, Isle of Man, Israel, Italy, Kazakhstan, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Northern Ireland, Norway, Poland, Portugal, Romania, Russia, San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, The Azores, Tunisia, Turkey, Ukraine, Vatican City.

Area 2 – Worldwide excluding USA and Canada

Countries in **Europe** and in the rest of the World, excluding **trips** solely within USA, Canada, Great Britain, Northern Ireland, the Isle of Man or the Channel Islands
Annual cover includes trips within the United Kingdom provided such trips involve a minimum of 3 consecutive nights Pre-Booked Accommodation.

Area 3 – Worldwide including USA and Canada

Countries in **Europe** and in the rest of the World, excluding **trips** solely within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.
Annual cover includes trips within the United Kingdom provided such trips involve a minimum of 3 consecutive nights Pre-Booked Accommodation.

Insured Persons/Age Limit

The Insured Persons are the persons named on the Schedule for whom the appropriate premium has been paid, being resident in Great Britain, the Isle of Man, Northern Ireland or the Channel Islands. The maximum age of any insured person at the start of this insurance is 79 years (or as agreed by us), but not greater than 65 years in respect of Winter Sports

Winter Sports Cover

This is operative if you have selected this cover and paid the additional premium.

Extension of Cover

If the Insured Person has not returned to the United Kingdom before the expiration of a trip for any insured reason, this Insurance will remain in force until return, without additional premium.

Section 1 - Medical Emergency and Repatriation Service,

We will pay up to the sum insured selected for:

- Medical and additional expenses - for medical or surgical expenses following accidental bodily injury or illness during the period of insurance and operative time.
- We will pay for reasonable additional hotel and repatriation expenses for an insured person and any one member of the family or party who has to remain or travel with the injured or ill person.
- We will pay the cost of transporting the remains or ashes of an Insured Person to the former place of residence in the U.K. or funeral expenses incurred abroad.
- We will pay expenses incurred with the prior consent and authorisation of our Emergency 24 Hour Service Company for an air ambulance or the use of air transport, including qualified attendants, to repatriate a seriously injured or ill insured person.

Section 1a – Hospital Daily Benefit

We will pay up to the limit selected or shown on your schedule that an insured person spends as an in-patient in hospital outside the United Kingdom as a result of an injury or illness claimed under this insurance.

Section 2 - Personal Accident

We will pay up to the limit shown on your schedule for Death, permanent loss of sight of one or both eyes, loss of one or more limbs or permanent total disablement if an insured person suffers bodily injury during the time of cover.

Section 3 –Personal Effects & Baggage/Sports or Leisure Equipment

We will pay up to:

- up to £1,500 each insured person for loss of or damage to personal baggage,
- up to £1,000 for loss of or damage to sports/leisure equipment if nominated and agreed.

Section 3a – Money

We will pay up to £350 each insured person for loss of Money including Sterling coins and banknotes, foreign currency, travellers cheques, travel tickets, hotel and other redeemable holiday vouchers, petrol coupons, Green Card, passports.

Section 4 - Cancellation and Curtailment

- We will pay up to the limit shown on your schedule for any irrecoverable payments for travel and accommodation if an insured person has to cancel the journey before it starts or curtails it by returning home before its completion due to unforeseeable events beyond his control: the principle events are listed here:
 - (i) death, bodily injury, illness, compulsory quarantine,
 - (ii) redundancy,
 - (iii) jury service or witness attendance in a court of the U.K.
 - (iv) major damage or burglary at the Insured Person's home or place of business.
 - (v) adverse weather conditions making it impossible for an Insured person to travel to the point of departure at the start of the outward trip.

Section 5 – Travel Delay

We will pay up to £100 for the limits shown below for each Insured Person, should the aircraft, sea vessel, coach or train on which an Insured Person is booked to travel is delayed through the following principle causes - strike, industrial action, riot, bomb scare, fire, accident or mechanical breakdown of such passenger transport.

- i. £20 for the first completed 12 hour period of delay, and
- ii. £10 for each subsequent completed 12 hour period of delay.

Section 6 - Personal liability

We will pay up to £2,000,000 if you or an insured person becomes legally liable to pay claims for bodily injury to a person, or loss or damage to property, including whilst playing or enjoying sports or leisure activities (previously nominated and agreed), which happens during the time of cover.

Section 7 – Personal Assistance Service

We will pay the administration and delivery costs in providing the following services:

- Assistance in replacing essential drugs, other medication, lost or broken prescription glasses, contact lenses or blood that are unobtainable abroad
- Names and addresses of local doctors, hospitals, clinics and dentists for consultations or minor treatment abroad
- Help to trace & deliver lost luggage when usual channels have failed
- Help with replacement of lost or stolen travel documents
- Emergency notification to credit and charge card companies in the event of loss or theft of cards abroad

Section 8 – UK Departure Assistance & Missed UK Connection

Cover under this Section applies during your internal and connecting travel by scheduled public transport or by private vehicle between your home and the point where you transfer to or from your main international air, sea or rail Carrier.

We will provide the following services and benefits to you during a trip.

On Your Outward Journey

If after leaving home you are delayed during your internal and connection journey to the transfer airport, port or rail terminal, as a result of disruption, cancellation, delay, curtailment, suspension, failure or alteration of public transport, or breakdown or accident immobilising the private vehicle in which you are travelling:-

We will provide assistance to enable you to continue the journey to the transfer airport, port or rail terminal.

Where necessary we will provide alternative transport or emergency local help, including the towing of your own vehicle to the nearest garage.

During Your Return Journey

We will assist you to reach home from the point where you transfer from your main international air, sea or rail Carrier if:-

- 1) Your main international air, sea or rail Carrier is delayed and as a direct result you miss your planned travel connection by scheduled public transport. We will liaise with the onward transport provider to advise of your late arrival and will, if necessary, make alternative travel arrangements to enable you to reach home within a reasonable period.
We will pay up to £300 each insured person to meet the additional costs incurred.
- 2) You arrive at the transfer point on time but cannot continue to home as planned due to:-
disruption, cancellation, delay, curtailment, suspension, failure or alteration of or to planned internal/connecting public transport; or immobilisation or loss of the private vehicle left in the country of departure or at the transfer point and in which you proposed to travel.
As appropriate, we will provide necessary alternative transport, emergency local assistance, the recovery of the private vehicle and passengers to home, or overnight hotel accommodation whilst awaiting repairs to the private vehicle. We will pay up to £300 each insured person to meet the additional costs incurred if the private vehicle in which you are travelling or intending to travel is immobilised by breakdown or accident. You will be responsible for authorising repairs and for meeting any costs other than for one hour's roadside assistance and towing charges to the repairer nominated by you or to your home as appropriate.

Section 9 – Missed Departure on the Outward Journey

We will pay up to £500 in respect of travel to Europe or £1,000 in respect of travel to a country outside Europe:

In the event that the insured person arrives at the airport, port or international rail terminal (for rail travel via the Channel Tunnel) in the country of departure too late to commence the outward journey abroad for the booked trip, as a result of:

- breakdown or accident involving the car in which the insured person is travelling;
- cancellation or curtailment of scheduled public transport due to adverse weather conditions, strike or industrial action or mechanical breakdown, derangement or accident.

We will provide assistance by liaising with the Carrier and/or Tour Operator to advise of the insured person's late arrival.

As necessary we will make arrangement for overnight hotel accommodation and alternative international travel.

We will indemnify the insured person for reasonable additional travelling and accommodation expenses necessarily incurred to reach the booked destination by the most direct alternative route.

Section 10 – Loss of Passport

We will pay up to £300 each insured person for the reasonable additional expenses incurred in obtaining a replacement passport should the original be lost during the time of cover.

Section 11 - Legal Protection

We will pay up to £25,000 on behalf of each insured person and up to £50,000 in respect of all insured persons in making a claim for damages against someone else who has caused bodily injury or illness to or death of the insured person by an accident during a trip or if an insured persons home is damaged during a trip or within 7 days after completion of a trip. Legal advice in connection with this insurance is obtained from Arc Legal Assistance.

Section 12 – Homecall

For a period of up to 7 days from the end of a trip we will, on receipt of your instructions, arrange for tradesmen to carry out repairs within your home following:

- the loss of use of your plumbing or drainage system where there is a likelihood of flooding;
- complete failure of your gas or electricity supply;
- likely internal damage following damage to your roof;
- damage causing insecurity of your home's external locks, doors or windows
- escape of water or oil to your fixed heating system

Section 13 – Golf Club Subscription cover

We will reimburse the Golf Club Subscription, up to a maximum period of 12 months and not exceeding £1000 each insured person, that has been paid if, following an accident whilst playing golf during the period of this insurance, the insured person is unable to play golf for more than 60 consecutive days.

Section 14 – Ski pack

We will pay up to £250 each insured person for any irrecoverable payments paid or contracted to be paid regarding:-

- i. The value of any unused ski pass lost by an insured person during the operative time.
- ii. The value of any unused ski pass, ski hire or tuition fees, should an insured person suffer bodily injury or illness, certified by a local registered medical practitioner, during the operative time.

Section 15 – Piste closure

We will pay up to £200 each insured person in line with the following scale, should all skiing facilities at the pre-booked resort be closed due to lack of snow:-

- i). Up to £10 per day for reasonable additional travel expenses incurred in reaching an alternative skiing site,
or
- ii. £20 per day for each completed 24 hour period that pre-booked resort skiing facilities are closed and no alternative skiing site is available.

Section 16 – Avalanche

We will pay up to £150 each insured person for reasonable additional travel and accommodation expenses incurred, if as a result of avalanche, landslip or landslide, the insured person is unavoidably delayed from leaving the pre-booked resort.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY SECTION)

General Conditions

Prior to each trip any change in the health or medical status of an insured person, or other person upon whose health the trip may depend, or where a medically related travel insurance claim has been made within the last three years, must be declared and accepted by our Medical Helpline who will advise if any special terms may apply.

The basis on which this insurance is arranged is that all persons to be insured are healthy, fit to travel to undertake the trip, will not be travelling against the advice of a medical practitioner, have not received a terminal prognosis from a medical practitioner and will not be travelling with the intention of obtaining medical treatment abroad.

The insurance will exclude any claim arising from any medical condition (or tests or investigations that are ongoing) which existed prior to the trip, unless the condition has been declared to and accepted by our Medical Helpline.

However, if any person upon whose health the trip may depend has one (and only one) medical condition and it is listed below cover is provided. However should a claim arise from that condition, the person's doctor must confirm in writing the date of diagnosis, that the condition was stable prior to travel and that there was no foreseeable reason why the insured person should need to claim on this policy:

Acid reflux	Eczema
Acne	Glaucoma
Arthritis	Gout
Asthma (if well controlled by using inhalers only)	Hay-fever
Benign lumps	Hernia
Blindness	Hypertension (high blood pressure)*
Cataracts	Hyperthyroidism (overactive thyroid)
Cholesterol (if well controlled)	Hypothyroidism (underactive thyroid)
Colds/Flu	Irritable Bowel Syndrome
Deafness	Meniere's disease
Dermatitis	Migraine
Diabetes (if well controlled and no associated conditions e.g. glaucoma or other eye problems, kidney problems or peripheral vascular disease)	Varicose Veins
Dyspepsia	

* Hypertension will be covered provided there has been no change to an **insured person's** medication in the last 6 months and they have not been admitted to hospital in the last 12 months.

The following excluded events apply to the whole of this insurance:

General Exclusions

- * Any person upon whose health the trip may depend, who suffers from a pre-existing medical condition or is taking any medication prior to the start of the insurance unless accepted by our Medical Helpline who will advise if any special terms may apply.
- * Any claim from an Insured Person who is over 80 years of age at the start of this insurance unless otherwise agreed.
- * Loss, damage or expense which is covered by any other existing insurance
- * Alcohol abuse, drugs or solvents (other than drugs prescribed by a registered medical practitioner but not for the treatment of drug addiction)
- * Any manual work as specified in the policy, participating in steeplechasing, polo, hunting, professional sports, mountaineering, pot holing, fighting except in self defence, scuba diving below 30 metres, ballooning or parascending, any race, speed or duration test (other than

athletics), organised football or any specially hazardous pursuits or activities except as an organised holiday interest where tuition by experts is provided.

- * Winter Sports unless the appropriate premium has been paid but excluding Paraskiing, luge, skeleton, ski jumping or ski racing. In respect of Annual insurance cover, any claims due to winter sports for more than 17 days during the period of insurance.
- * Radioactive contamination
- * War and terrorism

The following excluded events apply to the following sections:

Under Section 1 - Medical and Additional Expenses,

We will not cover any claim resulting from:

- * Any trip which is booked or commenced by the Insured Person:-
 - (a) contrary to medical advice
 - (b) to obtain medical treatment, or
 - (c) after a terminal prognosis has been made.
- * Any costs incurred over £500 which have not been agreed by us or our 24 hour Emergency Service in advance
- * pregnancy, childbirth or any medical complications if delivery is expected within 2 months of the expected date of delivery
- * the first monetary amount of each and every claim as shown in the insurance for each person
- * cosmetic treatment, dentures or artificial teeth or dental treatment costs more than £1,000

Under Section 1a – Hospital Daily Benefit

We will not cover any claim resulting from:

- (a) Any trip which is booked or commenced by the Insured Person:-
 - contrary to medical advice
 - (b) to obtain medical treatment, or
 - (c) after a terminal prognosis has been made.
- * pregnancy, childbirth or any medical complications if delivery is expected within 2 months of the expected date of delivery

Under Section 2 - Personal Accident

We will not cover any claim resulting from:

- * Any pre-existing medical condition
- * pregnancy within 2 months of the estimated date of delivery
- * any claim over £1,000 in respect of death of persons under 18 years of age or over 69 years.

Under Section 3 –Personal Effects & Baggage/Sports and Leisure Equipment

We will not cover any claim resulting from:

- * Any item loaned, hired or entrusted to an insured person except for essential sports or leisure equipment hired as a result of the delayed arrival of such equipment owned by the Assured or hired ski equipment where the appropriate additional premium for Winter Sports has been paid
- * Any gradual cause.
- * Property otherwise insured.
- * An amount more than the any one article, pair or set of articles or jewellery and photographic limits shown in the policy
- * the first monetary amount of each and every claim as shown in the insurance for each person
- * Any loss or damage not reported to the Police or to the carrier whilst in their custody unless reported to the carrier within 24 hours and a report obtained.
- * Loss of baggage or personal effects left unattended unless in a locked hotel room, apartment, holiday residence or motor vehicle if not left out of sight.
- * Theft of jewellery or photographic equipment left unattended in a motor vehicle or from luggage in transit
- * Electrical or mechanical breakdown

Under Section 3a – Money

We will not cover any claim resulting from:

- * the first monetary amount of each and every claim as shown in the insurance for each person
- * shortages due to error, omissions, depreciation in value or confiscation or detention by Customs or other lawful authorities
- * losses when money is not being carried by an insured person or left in a safety deposit box

Under Section 4 - Cancellation and Curtailment

We will not cover any claim resulting from:

- * pregnancy within 2 months of the estimated date of delivery
- * the first monetary amounts of each and every claim as shown in the insurance for each person
- * any condition or circumstances known to the insured person at the time of booking a trip where such condition or circumstances could reasonably have been expected to lead to cancellation or curtailment of the trip
- * Any claim owing to the failure of the Insured Person to check-in according to the itinerary supplied to him, and obtain written confirmation from the carrier(s), or their handling agent(s), of the number of hours delay and the reason for such delay

Under Section 5 – Travel Delay

We will not cover any claim resulting from:

- * Any claim owing to the failure of the Insured Person to check-in according to the itinerary supplied to him, and obtain written confirmation from the carrier(s), or their handling agent(s), of the number of hours delay and the reason for such delay

Under Section 6 – Personal Liability

We will not cover any claim if you make any admission of liability, make any arrangements, offer promise or payment without our written agreement

Under Section 7 – Personal Assistance Service

We will not cover any claim resulting from:

- * The cost of any replacement articles, drugs, medication or blood

Under Section 8 – UK Departure Assistance & Missed UK Connection

We will not cover any claim resulting from:

- * Strike or industrial action that commenced or was known about prior to making travel arrangements for the trip
- * Immobilisation or loss of any vehicle you have taken abroad on your trip

Under Section 9 – Missed Departure on the Outward Journey

- * The insured person must take every reasonable step to commence and complete the journey to the departure point and check in for the flight, sea crossing or train journey on time.
- * The insured person must obtain written confirmation from the Carrier stating the period and reason for delay.

We will not cover any claim resulting from:

- * Additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements.
- * Claims also under Section 5

Under Section 10 – Loss of Passport

We will not cover any claim resulting from:

- * the first monetary amount of each and every claim as shown in the insurance for each person
- * the cost of any replacement unless insured under another section of this insurance

Under Section 11 – Legal Expenses

We will not pay any claim where our written consent has not been obtained.

Under Section 12 – Homestay

We will not cover any claim resulting from:

- * All charges associated with effecting the callout and repair

Section 13 – Golf Club Subscription cover

The most we will pay is the proportionate amount calculated from the date of the accident until the renewal date of the Subscription, up to a maximum period of 12 months, not exceeding £1000 each insured person.

Section 14 – Ski pack

We shall not pay for anything included in the General exclusions

Section 15 – Piste closure

We shall not pay for:

- i Any claims arising within the United Kingdom.
- ii Any claims arising in the Northern Hemisphere in respect of trips commencing or ending during the period 1st May to 30th November inclusive and in the Southern Hemisphere in respect of trips commencing or ending during the period 1st October to 30th April inclusive.
- iii Any claims for additional travel expenses incurred other than for travel arranged by the Tour Operator if travelling on a Tour Operator organised trip.

Section 16 – Avalanche

- i Any claims arising within the United Kingdom.
- ii Any claims arising in the Northern Hemisphere in respect of trips commencing or ending during the period 1st May to 30th November inclusive and in the Southern Hemisphere in respect of trips commencing or ending during the period 1st October to 30th April inclusive.

PERIOD OF INSURANCE

The insurance offered is either Short Term or an Annual 12-month contract, which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.

CANCELLATION

You may cancel the insurance at any time by sending us written notice and returning the insurance documents. The charges that will apply are detailed in the General conditions section of the insurance document.

Your right to change your mind:

You may cancel the insurance, without giving reason, by sending us written notice and returning the insurance documents 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, but this charge will be subject to a minimum amount of £25 + Insurance Premium Tax (IPT).

Please note that this right does not apply if your policy period is of less than one month in duration.

HOW TO CLAIM

If a claim occurs you must report it to us as soon as possible.

In a serious medical emergency, please phone CEGA Emergency 24-hour service on + (44) 1243 621511. For claims under all sections except Legal expenses, please phone us on 0844 561 1556.

For Legal Expenses claims or legal advice please contact Arc Legal Assistance on 0870 350 5714.

COMPLAINTS

If you have any cause to complain about your insurance, or us, please contact Golfguard Ltd who arranged the insurance for you.

Having contacted Golfguard Ltd, if you are still not satisfied with the way a complaint has been dealt with, you should write to the Chief Executive of Equity Red Star at 52 Leadenhall Street, London EC3A 2BJ. When you do this, quote your insurance document number, as it will help us to deal with your complaint promptly.

After this action, if you are still not satisfied with the way a complaint has been dealt with, you should refer your case to Lloyd's. The address is Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA.

Having followed this procedure your complaint can be referred to the Financial Ombudsman Service (FOS). The address is The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR (These procedures do not affect your right to take legal action if necessary).

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

If Equity Red Star is unable to meet its liabilities under the insurance, you may be entitled to compensation from the FSCS. The first £2,000 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).

LANGUAGE AND LAW APPLYING TO THE INSURANCE

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, English law will apply to this insurance.

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