

Please note that this Key Facts Document provides only a brief summary of benefits and does not contain the full terms, conditions and exclusions of the contract that can be found in the policy documents. A copy of the full policy wording(s) in respect of Options One, Two and Three or our full Golfguard Golf Insurance Cover can be obtained from: Golfguard Ltd Telephone: 01342 318368.

The liability cover is underwritten by Catlin Insurance Co. Ltd – UK Branch and the other Sections of the policy (if applicable) are currently underwritten by Syndicate 2007 at Lloyd’s and administered on their behalf by Golfguard Ltd. Syndicate 2007 at Lloyd’s is managed by Novae Syndicates Limited, which is authorised and regulated by the Financial Services Authority.

A brief summary of the benefits provided under each of the Group Scheme Options is listed below.

- Option One provides Worldwide Personal Liability/Personal Accident cover whilst an insured Member is playing golf at any Golf Club in the United Kingdom and up to 120 days abroad.* Hole in One Cover is also included, where a Club has 6 or less par 3 holes, in respect of reimbursement of the bar bill incurred on the day of the achievement up to the amount specified on the Schedule. The Hole in One must be achieved by an insured Member during an official Golf Club competition (qualifying strokeplay, medal or stableford competition).
- Option Two provides Worldwide Personal Liability cover should an insured Member be legally liable for bodily injury they cause to a third party whilst they are playing golf at any Golf Club in the United Kingdom and up to 120 days abroad.*
- Option Three provides Personal Liability cover for insured green fee players whilst playing golf at the Golf Club specified on the Schedule.
- Full Golfguard Golf Insurance, where selected, provides cover under all Sections, including cover for golf equipment, as detailed in the Schedule/policy wording.

Significant Exclusions and Limits

- **Consideration will not be given to any claim unless notification is received in writing by Golfguard Ltd within fourteen days of the incident.**
- **In the event of a claim, the name of the insured golfer will be required.**
- **Cover is available to amateur golfers only who are residents of the United Kingdom aged between 8 and 85 years of age, unless otherwise agreed in writing by Golfguard Ltd.**
- **Cover is provided 365 days in the UK and up to 120 days abroad in any one period of insurance unless otherwise stated under the Territorial Limits of the policy wording.**
* **Liability in respect of the Road Traffic Act for an insured golfer will only apply whilst using a golf buggy on a golf course in the United Kingdom.**
- **A full list of the Exclusions and Limitations which apply are as detailed in the policy terms and conditions.**
- **All material facts must be disclosed in writing to Golfguard Ltd. Failure to do so may invalidate a claim.**
- **There is NO cover for golf equipment under Options One, Two or Three.**

Cancellation Rights

You should make any request for the cancellation of a policy in writing to Golfguard Ltd within 14 days of receipt of the policy documentation. Any relevant Certificate of Insurance/Schedule must also be returned to Golfguard Ltd.

How to notify a claim?

If you believe that there is a claim under the policy, notification must be made to Golfguard Ltd in writing within fourteen days of the incident. In order that consideration is given to any claim under the policy, the name of the insured golfer is required. In the case of damage to third party property, no repair work can be carried out without the prior authorisation in writing by Golfguard Ltd. A Claim Form can be obtained by calling Golfguard Ltd on 01342 318368.

How to make a complaint?

Golfguard Ltd is dedicated to providing a first class service. However, if you feel that this is not the case or if you have concern about the policy or the handling of a claim, please write in the first instance to Golfguard Ltd. If you are not satisfied with the way your concern or complaint is dealt, if in respect of the liability cover you can refer the matter to: The Compliance Manager at Catlin Insurance Company Ltd – UK Branch. The contact details are: The Compliance Manager, Catlin Insurance Company Ltd – UK Branch, 3 Minster Court Mincing Lane, London EC3R 7DD. If in respect of a personal accident, please write to The Chief Executive, Novae Syndicates Limited, 71 Fenchurch Street, London EC3M 4HH. If you are still not satisfied with the way your 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 Services (FOS) Address: South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Golfguard Ltd is Authorised and Regulated by the Financial Services Authority

Dated:2012

STATEMENT OF DEMANDS & NEEDS

This policy meets our demands and needs in arranging insurance cover for our golfers.

No advice has been given by Golfguard Ltd.