

GOLFGUARD GOLF INSURANCE COVER

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 Syndicate 2007 at Lloyd's managed by Novae Syndicates Limited which is authorised and regulated by the Financial Services Authority. Our registration number is 204888.

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 while playing golf on a recognised golf course:

- 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 or third party property caused by your use of golf equipment or a hired golf buggy for which you are legally liable.
- Up to a maximum limit of £5,000 for accidental damage to third party property irrespective of liability caused by your use of golf equipment while playing golf.
- 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;

- Insured is aged between 8 years and 85 years of age (unless otherwise agreed in writing by Golfguard Ltd)
- 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

Your insurance does **not** cover the following;

- Excesses - The first £35 of each and every claim and £100 in respect of GPS/Rangefinders* and each and every claim in respect of the theft of golf equipment from an unattended car or from outside the clubhouse/ 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 your Golf Club locker, 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 by Golfguard Ltd).
- 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. Ride on golf buggies owned by **you** unless an additional premium to insure your golf buggy has been paid and cover confirmed in writing by Golfguard Ltd.
- *Any type of GPS golf device unless included on list of golf equipment provided to Golfguard Limited on renewal or on application, with details of make, model and price paid.
- Cover to 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.
- 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.
- 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.

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 doctor's 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 £300 limit 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.
- any surgery or treatment that is not medically necessary, cosmetic surgery or any corrective treatment as a result of previous cosmetic surgery
- 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 7 or under, or over the age of 85 (unless otherwise agreed in writing by Golfguard Ltd).
- 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

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 providing no claim is being made under the policy.

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. 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 the case of damage to third party property, no repair work can be authorised 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 any concerns 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 with you can refer the matter 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). Their address is South Quay Plaza, 183 Marsh Wall, E14 9SR.

HOW DO I NOTIFY A CLAIM?

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

FINANCIAL SERVICES COMPENSATION SCHEME

We are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** are unable to meet **our** liabilities under this insurance. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit. For compulsory classes of insurance the claim will be met in full. Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request, or by visiting the FSCS website at www.fscs.org.uk