

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 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation 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:

- Up to a maximum limit of £5,000,000, in respect of accidental bodily injury to a third party or 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.
- 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.

## SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS (BY SECTION)

### Section 1 - Liability

We will not provide cover:

- For the first £100 of any claim.
- 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
- 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.
- In respect of any liability arising while the insured golf buggy is being:
  - Used for a purpose which it is not insured for.
  - Driven by, or is in the charge of, anyone who is not mentioned on the Schedule.
  - Driven on the road by anyone who does not hold a valid UK or EU driving licence to drive the vehicle.
  - **Driven on any road outside a golf course, unless being carried on a purpose built trailer to or from the golf club or while using a recognised road crossing between holes on a golf course.**
- In respect of any liability arising while the insured golf buggy is being used on a road unless the vehicle is road legal.

### 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 3A - Golf Buggy

We will not provide cover for:

- The first £35 of each and every claim.
- Any liability, loss or damage arising while the insured golf buggy is being used on a public road unless the vehicle is road legal.
- Any liability, loss or damage arising while the insured buggy is being driven on any road outside the golf course, unless being carried on a purpose built trailer to or from the golf club or while using a recognised road crossing between holes on a golf course.
- Any liability, loss or damage arising while the insured buggy is being driven on the road by anyone who does not hold a licence to drive the vehicle.
- Any amount as compensation for you not being able to use your golf buggy (including the cost of hiring another golf buggy).
- The theft of a golf buggy 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 a golf buggy from a house or garage, unless they are locked and there are signs of forcible or violent entry.
- The theft of a golf buggy from a garden shed or similar outbuilding (unless otherwise agreed in writing).
- 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.
- Any claim resulting from you hiring or lending the golf buggy insured under this policy to another person (unless otherwise agreed in writing).
- Batteries or chargers, including any damage caused by batteries such as spillage and fire, or any other damage caused as a result of batteries being charged.
- The theft or loss of a golf buggy that is not reported to the police within 24 hours of discovery and an appropriate crime reference obtained.
- Any golf equipment or clothing other than the insured golf buggy.
- Any claim occurring outside of the United Kingdom.

- Driven on the road by anyone who does not hold a valid UK or EU driving licence to drive the vehicle.
- Driven on any road outside the golf course, unless being carried on a purpose built trailer to or from the golf club or while using a recognised road crossing between holes on a golf course.
- For any liability while the insured golf buggy is being used on a road unless the vehicle is road legal.

#### **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 - 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 8 - 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 9 - 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

#### **Section 10 – Hole in One**

- A limit of £100 for your bar bill if you achieve a Hole in One in an official medal or stableford Golf Club competition on the day of the achievement only.

**TERRITORIAL LIMITS** – Worldwide for up to 120 days in the period of insurance in respect of sections 1 (Personal Liability), 2, 4, 5, 6, 7, 8, and 9. Cover applies only in the United Kingdom in respect of Section 3A (Golf Buggy).

#### **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 89 unless otherwise agreed in writing by Golfguard Ltd.

#### **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 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 and wish to make a complaint, you can refer the matter to: The Compliance Department, Novae Syndicates Limited, 71 Fenchurch Street, London EC3M 4HH or 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.

#### **FINANCIAL SERVICES COMPENSATION SCHEME**

The insurers are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if the insurers are unable to meet their liabilities. A claim is protected for 90% without any upper limit. For compulsory types of insurance the claim will be met in full. You can get further information about the compensation scheme arrangements from the FSCS. Information can be obtained on request, or by visiting the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)  
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