

## Key Facts – Options 1, 2 and 3

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- (1) This Summary does not contain the full terms and conditions of the Certificate, which can be found in the Certificate document, and to which the following is subject.
  - (2) The insurance undertaking providing the cover:
    - (a) in respect of Personal Liability is Catlin Insurance Company (UK) Ltd. Catlin Insurance Company (UK) Ltd. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their registered address is 20 Gracechurch Street, London, EC3V 0BG. Registered in England No. 5328622.
    - (b) in respect of Personal Accident, Club Subscription, Emergency Dental Treatment and Hole in One, if applicable, is Novae Syndicates Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.
  - (3) The Certificate runs from the dates shown as the period of insurance on the Schedule.
  - (4) You may cancel the Certificate by notifying the Insurer within fourteen (14) days of receiving the Certificate document or the start of the period of insurance, whichever is the later. A full refund of any premium will be made unless You have made a claim in which the full premium is due.
  - (5) The Insurer is entitled to cancel this Certificate by giving you thirty (30) days' notice in writing. You are entitled to cancel the Certificate after the cooling-off period by notifying the Insurer in writing. Any return of premium due to you will depend on how long the Certificate has been in force unless You have made a claim in which case the full premium is due.
  - (6) Claims are to be notified immediately to Golfguard Limited, PO Box 270, East Grinstead, West Sussex, RH19 3WP.
  - (7) You will have to pay the first amount of any claim and this amount will be shown in the Schedule as the excess.
  - (8) The Certificate contains a provision for any complaints to be made:
    - (a) in respect of Personal Liability to  

Compliance Officer  
Catlin Insurance Company (UK) Ltd.  
20 Gracechurch Street  
London  
EC3V 0BG
    - (b) in respect of Personal Accident, Club Subscription, Emergency Dental Treatment and Hole in One, if applicable, to  

Golfguard Limited. In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring to the matter to The Compliance Department, Novae Syndicates Ltd, 71 Fenchurch Street, London EC3M 4HH or to the Policyholder and Market Assistance Team at Lloyd's.

Their address is: Policyholder & Market Assistance, Market Services, Lloyd's, One Lime Street, London EC3M 7HA Tel No. 020 7327 5693 Fax No. 020 7327 5225 E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)
- and, should you remain dissatisfied, to: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall  
London E14 9SR
- (9) You may be entitled to compensation from the Financial Services Compensation Scheme should the Insurers be unable to meet their liabilities.

**Option 1 – Members Worldwide Personal Liability Insurance Cover in respect of Third Party Personal Injury and Property Damage and Personal Accident, Club Subscription, Emergency Dental Treatment and Hole in One.**

**Section 1 – Personal Liability**

This Section covers your members whilst anywhere in the world, if they are a United Kingdom resident, and in the United Kingdom, if they are not a United Kingdom resident, for their legal liability up to GBP 5,000,000 for bodily injury and damage to property whilst they are playing golf on a recognised golf club including costs and expenses and solicitor’s fees for representation at any coroner’s inquest, fatal inquiry or Court of Summary Jurisdiction. (Clause 4.1)

This Section also provides:

- (a) unlimited liability for all sums which your members become legally liable to pay for bodily injury in respect of the Road Traffic Act 1988 whilst they are using a golf buggy hired from the club whilst playing golf on a recognised golf club in the United Kingdom; and
- (b) irrespective of legal liability, for all amounts up to GBP 10,000 to make good damage to third party property accidentally caused whilst your members are playing golf on a recognised golf club anywhere in the world, if they are a United Kingdom resident, and in the United Kingdom, if they are not a United Kingdom resident.

**Key exclusions to cover under this Section are shown in Clause 4.2 and include:**

- (i) pollution unless caused by a sudden, identifiable, unintended and unexpected incident, where the Insurer’s liability shall not exceed GBP 5,000,000;
- (ii) damage to property in your care custody or control;
- (iii) the pursuit of the sport of golf in a professional capacity;
- (iv) anyone under seven (7) years of age or above eighty-nine (89) years of age;
- (v) any act that results in the maltreatment of a person and which may be of, but not limited to, a physical, sexual, verbal, psychological or emotional or financial nature;
- (vi) any action for damages brought outside the United Kingdom
- (vii) any corporate member unless otherwise agreed in writing by Golfguard Ltd.

**Section 2 – Personal Accident, Club Subscription, Emergency Dental Treatment and Hole in One**

This Section covers:

- (a) Personal Accident for up to GBP 15,000 (GBP 4,000 in respect of anyone under twelve (12) years of age) in respect of death, loss of limbs or sight or permanent total disablement as a result of bodily injury suffered;
- (b) Club Subscription for up to GBP 1,000 if your member is unable to play golf for more than sixty (60) days as a result of an accident caused by violent and external means;
- (c) Emergency Dental Treatment for up to GBP 300 if your member requires emergency treatment as a result of an accidental, direct, external impacted occurring;

whilst they are playing golf on a recognised golf course anywhere in the world (up to a period of one hundred and twenty (120) days) provided they are a United Kingdom resident. (Clause 5.1)

This Section also covers reimbursement of the bar bill up to GBP 75 if your member achieves a hole in one in an official medal or stableford competition, provided that the your golf course has six (6) or less par (3) holes.

**Key exclusions to cover under this Section are shown in Clause 5.2 and include:**

- (i) injury under Personal Accident or Club Subscription caused or contributed to by your member’s intoxication

- (ii) treatment under Emergency Dental Treatment as a result of injury caused by foodstuffs (including foreign bodies therein).

### **Option 2 – Members Worldwide Personal Liability Insurance Cover in respect of Third Party Personal Injury**

This Option covers your members whilst anywhere in the world, if they are a United Kingdom resident, and in the United Kingdom, if they are not a United Kingdom resident, for their legal liability up to GBP 5,000,000 for bodily injury whilst they are playing golf on a recognised golf club including costs and expenses and solicitor's fees for representation at any coroner's inquest, fatal inquiry or Court of Summary Jurisdiction. (Clause 3.1)

This Option also provides unlimited liability for all sums which your members become legally liable to pay for bodily injury in respect of the Road Traffic Act 1988 whilst they are using a golf buggy hired from the Club whilst playing golf on a recognised golf club in the United Kingdom. (Clause 3.2)

#### **Key exclusions to cover under this Option are shown in Clause 4 and include:**

- (i) pollution unless caused by a sudden, identifiable, unintended and unexpected incident, where the Insurer's liability shall not exceed GBP 5,000,000;
- (ii) damage to property in your care custody or control;
- (iii) the pursuit of the sport of golf in a professional capacity;
- (iv) anyone under seven (7) years of age or above eighty-nine (89) years of age;
- (v) any act that results in the maltreatment of a person and which may be of, but not limited to, a physical, sexual, verbal, psychological or emotional or financial nature;
- (vi) any action for damages brought outside the United Kingdom
- (vii) any corporate member unless otherwise agreed in writing by Golfguard Ltd.

### **Option 3 – Green Fee Players and Visitors Personal Liability Insurance Cover in respect of Third Party Personal Injury and Property Damage**

This Option covers your green fee players and visitors for their legal liability up to GBP 5,000,000 for bodily injury and damage to property whilst they are playing golf on a your golf course including costs and expenses and solicitor's fees for representation at any coroner's inquest, fatal inquiry or Court of Summary Jurisdiction. (Clause 3.1)

This Option also provides:

- (a) unlimited liability for all sums which your green fee players and visitors become legally liable to pay for bodily injury in respect of the Road Traffic Act 1988 whilst they are using a golf buggy hired from the Club whilst playing golf on your golf course (Clause 3.2); and
- (b) irrespective of legal liability, for all amounts up to GBP 10,000 to make good damage to third party property accidentally caused whilst your green fee players and visitors are playing golf on your golf course (Clause 3.3).

**Key exclusions to cover under this Option are shown in Clause 4 and include:**

- (i) pollution unless caused by a sudden, identifiable, unintended and unexpected incident, where the Insurer's liability shall not exceed GBP 5,000,000;
- (ii) damage to property in your care custody or control;
- (iii) the pursuit of the sport of golf in a professional capacity;
- (iv) anyone under seven (7) years of age or above eighty-nine (89) years of age;
- (v) any act that results in the maltreatment of a person and which may be of, but not limited to, a physical, sexual, verbal, psychological or emotional or financial nature;
- (vi) any action for damages brought outside the United Kingdom