



GOLFGUARD Golf Insurance

Insurance Product Information Document

This insurance is arranged by Golfguard Ltd registered in the UK. Golfguard Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 310410.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy document which is available on request from Golfguard Ltd on 01342 318368 or is available on our website www.golfguard.com.

Product name

GOLFGUARD Golf Insurance

What is this type of insurance?

This is an insurance policy designed to protect golfers in respect of their liability should they injure a third party or third party property while playing golf. Cover can also be included for your golf equipment, if you have an accident while playing golf and Hole in One Cover

What is insured?
<p>GOLFGUARD Golf Insurance</p> <p>You must check your policy schedule to see what cover you have selected along with the corresponding amount insured.</p> <p>What is covered</p> <p>Personal Liability</p> <p>Personal Liability cover is in place while you are playing golf in respect of your legal liability should you fatally injure or cause an injury a third party or to third party property while you are playing golf up to £5,000,000</p> <p>Personal Liability Cover in respect of accidental damage to third party property</p> <p>Irrespective of your legal liability, if you accidentally damage third party property while you are playing golf, you are covered up to £5,000.</p> <p>Personal Accident</p> <p>You are covered should you suffer an accident while playing golf. If the accident results in your death, the loss of use of a limb(s) or you lose the sight in an</p>

What is not insured?
<p>GOLFGUARD Golf Insurance</p> <p>What is not covered</p> <ul style="list-style-type: none">• An accident that occurs while you are not playing golf• An injury you cause to a third party unless you are found to be legally liable• An accident that is not caused by violent and external means while you are playing golf.• A claim resulting from a condition which existed prior to the accident.• the first £35 of every property claim• the first £100 in respect of a claim for the loss or theft of a GPS device or for golf equipment that has been left unattended in a car or outside the clubhouse/pro shop.• Cover for golf equipment that is stolen from a car that it not totally concealed in the car boot, or under the vehicle's parcel shelf or from a vehicle that is not locked• Cover for theft where there are no signs of forcible entry.• Theft of equipment from a caravan, golf club locker, house, garage, shed, unless locked and there are signs of forcible entry.

eye(s) you would receive £50,000 (if a junior £4,000)

If, as a result of an accident while playing golf, you become permanently totally disabled you would receive up to £50,000 (or if a junior £4,000)

Golf Equipment

If you have selected to insure your golf equipment, it is insured in respect of accidental damage or theft up to the sum insured you have selected and as shown on your Policy Schedule.

If your equipment is damaged, insurers will pay the cost of repairing the equipment

If your equipment is damaged beyond economical repair, insurers will pay the cost of replacing the item.

Club Subscription Reimbursement

If you suffer an accident that is caused by violent and external means while you are playing golf that renders you unable to play golf for more than 60 days, insurers will reimburse you with a pro rata refund of the subscription you paid to your Club up to a limit of £1,500.

Emergency Hospital Cover

If you require emergency hospitalisation resulting solely and directly from an accident caused by violent and external means while you are playing golf, insurers will pay you £50 per 24 hour period up to 14 days

Emergency Dental Cover

Insurers will reimburse you the cost of any emergency dental treatment that you require as a result of injury to your teeth caused by a direct blow while you are playing golf up to £300.

Hire of Golf Equipment

If your equipment is lost or stolen while you are abroad, insurers will reimburse you in respect of hire charges of equipment up to £250.

- Theft of golf equipment from Halls of Residence.
- Wear, tear and depreciation of your golf equipment.
- Theft or loss of a GPS device unless ownership of the item has previously been notified to Golfguard
- Sun glasses or spectacles.
- Theft or loss of golf equipment that is not reported to the police or carrier within 24 hours of discovery.
- Cover for batteries; remote control trolleys or a ride-on golf buggy that you own.
- Injury that is caused by a condition which existed prior to the accident.
- Any injury that is not caused by violent and external means
- If there is any other insurance in force
- The first £35 of any property claim
- Loss or theft of a camera, computer, money, credit cards, mobile phone, jewellery or property insured elsewhere

Loss of Golfing Trophies

Cover is provided for the loss or theft of golfing trophies while they are in your care, custody or control up to a maximum of £1,000.

Personal Effects

Cover is provided for the loss or theft of, or damage by fire, for personal effects owned by you whilst left in a golf clubhouse or professional golf shop up to a maximum of £500

Tournament Entry Fees

If due to unforeseen sickness or accidental injury within 14 days of a tournament that you have entered, you are unable to play insurers will reimburse the cost of entry you paid up to a limit of £250.

Hole in One

If you achieve a Hole in One in either a Medal or Stableford Club Competition, insurers will reimburse you the bar expenses that you incur on the day of the achievement up to £100.

Are there any restrictions on the cover?

Loss or damage arising out of deliberate or dishonest acts by you or anyone acting on your behalf

Loss due to war, invasion, act of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection military or usurped.

Biological or chemical contamination or any nuclear reaction or nuclear radiation or radioactive contamination.

Any loss insured elsewhere.

This insurance is only available to UK residents who are amateur golfers aged between 7 and 89.

Juniors under the age of 12 must be accompanied by a responsible adult while playing golf

Insurers will not pay the cost of replacing any undamaged part of your golf equipment which forms part of a pair or set when the loss is restricted to a single item or part of a set.

Where am I covered?

- ✓
- ✓ United Kingdom including The Channel Islands and Isle of Man and anywhere in the world for a maximum period of 120 days in the 12 month period of insurance.

What are my obligations?

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- You must take care when answering questions and ensure that all information is accurate and complete.
- You must let us know if the information provided changes.
- You must take reasonable care to prevent accident, injury, theft and damage
- You must tell us as soon as possible about any claim or loss
- You must agree to do all things necessary to avoid or diminish a loss.
- You must exercise due care, diligence to reduce the risk of a loss under this insurance.

When and how do I pay?

You can choose to pay your annual insurance premium using your debit or credit card or by cheque made payable to Golfguard Ltd. All premiums quoted include Insurance Premium Tax at the prevailing rate.

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When does the cover start and end?

The cover starts on the date shown on your schedule and lasts for 12 months. We will send you notice when your policy is approaching renewal.

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How do I cancel the contract?

By telephone, email or post. You will receive a full refund if you cancel within 14 days of insuring with Golfguard Ltd. If you cancel after the first 14 days and have not made a claim we will return a pro-rata proportion of your premium. We do not charge you a fee for cancelling your insurance.

OTHER IMPORTANT INFORMATION

How to make a claim

If you suffer a loss and may need to make a claim you should contact Golfguard Ltd as soon as possible. For all claims you will need to complete a Claim Form providing your Golfguard policy number and full details of the claim, including the date, amount claimed and circumstances.

Complaints procedure

If you have a complaint you can contact Golfguard Ltd using the details below and we will ensure your complaint is directed to the insurer's complaints handling department

Golfguard Limited
P O Box 270
East Grinstead
West Sussex
RH19 3PP
By phone: 01342 318368
By email: info@golfguard.com

If you are not satisfied with the way your complaint has been handled, you may ask the Financial Ombudsman Service to review your case without affecting your statutory rights. Full details are available at www.financial-ombudsman.org.uk

General Information

Golfguard Limited is an insurance intermediary and the Golfguard Golf Insurance policy *is underwritten by Axis Underwriting Ltd, 21 Lombard Street, London EC3V 9AH.*

Unless some other law is agreed in writing, this policy is governed by English Law. If there is a dispute, it will only be dealt with in the court of England or of the country within the United Kingdom in which your main residence is situated.

We are covered by the Financial Services Compensation Scheme (FSCS). *If we, or the insurers Axis Underwriting Ltd, cannot meet our obligations, you may be entitled to compensation from the scheme.* Full details are available at www.fscs.org.uk

Our Services

Accepting our Terms of Business - By asking us to quote for, arrange or handle your insurances, you are providing your informed agreement to this Insurance Product Information Document. We draw your particular attention to the section headed 'The processing of your personal data', specifically the sub-section titled 'Credit checks'. For your own benefit and protection, you should read these terms carefully. If you are unsure about any aspect of this document or have any questions regarding our relationship with you, please contact us at P O Box 270, East Grinstead RH19 3WP or email us on info@golfguard.com or telephone us on 091342 318368.

The Financial Conduct Authority - Golfguard Ltd is an independent intermediary and is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA Register number is 310410. Our permitted business is advising, arranging, dealing as agent, assisting in the administration and performance of general insurance contracts and credit broking. You may check this on the FCA's register by visiting the FCA website, www.fsa.gov.uk/register or by contacting the FCA on 0845 606 1234.

Our Service We source and arrange products but do not offer advice or make recommendations when arranging your insurance. However, we will ask some questions to narrow down the selection of products on which we will provide details; you will then need to make your own choice about how to proceed. We will not in any circumstances act as an insurer nor guarantee or warrant the solvency of any insurer.

Personal insurances – We select personal insurances from a limited number of insurers, but for certain products such as Golfguard Golf Insurance, we only deal with a single insurer. Where we only select insurance from a single or limited number of providers, this will be made clear to you in our quotation. In these circumstances, you may ask us for a list of the insurers we deal with for these products.

Commission-We normally receive commission from the insurers or product providers. You will receive a quotation which will tell you the total price to be paid, including any taxes, before your insurance arrangements are concluded. Full payment of premium is due before cover commences. Please also refer to Termination of Authority paragraph.

Handling Insurers Money We act as agents of the insurer in collecting premiums and handling refunds due to clients. Such monies are deemed to be held by the insurer(s) with which your insurance is arranged. For the purpose of some transactions, money may pass through other authorised intermediaries before it is received by the insurer. Interest will not be paid to clients in respect of money held in bank these accounts.

Ending your relationship with us - Subject to your immediate settlement of any outstanding premiums and fees, you may instruct us to stop acting for you and we will not impose a penalty. Your instructions must be given in writing and will take effect from the date of receipt. In circumstances where we feel we cannot continue providing services to you, we will give you a minimum of 7 days' notice. Unless otherwise agreed in writing, if our relationship ends, any transactions already initiated which will be completed according to these Terms of Business. You will be liable to pay for any transactions or adjustments effective prior to termination and we will be entitled to retain any brokerage payable in relation to policies placed by us prior to the date of termination.

Your Responsibilities – You are responsible for answering any questions in relation to any proposal for insurance cover honestly and to the best of your knowledge, providing complete and accurate information which insurers will require. This also applies to your responses in relation to any assumptions you may agree to in the process of applying for insurance cover. This is particularly important before taking out a policy but also at renewal or if you make a mid term amendment to your policy. If you fail to disclose information, or misrepresent any fact which may influence the insurer's decision to accept the risk or the terms offered, this could invalidate the policy and mean that claims may not be paid. You must check all details on any proposal form or Statement of Facts and pay particular attention to any declaration you may be asked to sign. It is important that you read all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply. Particular attention must be paid to any warranties and conditions as failure to comply with them could invalidate your policy or mean that claims may not be paid. You must inform us immediately of any changes in circumstances which may affect the services provided by us or the cover provided by your policy. If you are unsure about any matter, please contact us for guidance.

The processing of your personal data - In your dealings with us you may provide us with information that may include data that is known as personal data. Where we process personal data we comply with statutory data processing requirements as set out by the Data Protection Act 2018. The personal data we will collect will include information relating to your name, address, date of birth and contact details. We will process your personal data to allow us to provide you with our services as your insurance broker in quoting for, arranging and administering your insurances and in arranging insurance premium finance where applicable. Your personal data will also be used to manage future communications between ourselves. Where you have agreed, or in circumstances where to do so will be in our mutual interests, your personal data will be used to provide you with further information about our wider products and services. You can opt out from receiving such communications by emailing info@golfguard.com. In processing personal data for insurance purposes about health or criminal offences, we will only do so to enable us to provide our service to you and on the basis of it being in the public interest. We will only use your data for the purpose for which it was collected. We will only grant access to or share your data within our firm or other firms associated with us, with other

authorised third parties and product and service providers such as insurers and premium finance providers where we are entitled to do so by law under lawful data processing. The Data Protection Act 2018 provides you with Access Rights that allow you to gain an understanding on the data being processed, who we share it with, for what purpose, why we need to retain it and retention periods, to object to the processing and to place restrictions on the processing, to request copies of your data and to request the deletion of your data. If you require further information on how we process your data or you wish to exercise your rights, please contact our 'data privacy representative' by emailing info@golfguard.com or by telephoning 01342 318368. How we process your personal data is detailed further within our Privacy Notice on our website at www.golfguard.com.

Credit checks - We and other firms involved in arranging your insurance (insurers, premium finance companies) may use public and personal data from a variety of sources including credit reference agencies and other organisations. The information is used to help tailor a price, to ascertain the most appropriate payment options for you and to help prevent fraud. Any credit reference search will appear on your credit report whether or not your application proceeds. If you have any questions about this or any other matter, please do not hesitate to contact us.

Conflict of interests - Occasions can arise where we or our appointed representative Mead Sport and Leisure Limited, clients or product providers will have a potential conflict of interest with business being transacted for you. If this happens and we become aware that a potential conflict exists, we will write to you and obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment.

Claims handling arrangements - We will employ due care and skill if we act on your behalf in respect of a claim. If we act on behalf of an insurer in negotiating and settling claims and we will inform you that we will be acting on behalf of the insurer, not yourselves, at the point of claim.

Trading Names – Anglers First Insurance and ClubCricketCover are trading names of Golfguard Ltd.
