

GolfGuard Golf Insurance

Insurance Product Information Document



Company: Golfguard Limited

Product: GOLFGUARD Golf Buggy Insurance

This insurance is arranged by Golfguard Limited registered in the UK. Golfguard Limited is authorised and regulated by the Financial Conduct 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.

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 damage third party property while playing golf and using a golf buggy.



What is insured?

Unless otherwise stated in your policy schedule, the following is insured:

Personal Liability

- ✓ Your legal liability should you injure a third party or damage third party property while you are playing golf and using a golf buggy, up to £5,000,000
- ✓ Accidental damage to third party property while you are playing golf and using a golf buggy, up to £5,000.

Personal Accident

- ✓ Cover for bodily injury resulting from an accident while you are playing golf. Cover is for bodily injury causing death, loss or limb(s), permanent and total loss of use of one or both hands or legs, loss of sight, or being totally disabled and unable to engage in an occupation for a continuous period of two years and which is likely to continue for the rest of your life.

Golf Buggy

- ✓ Loss, theft or damage to your golf buggy up to the sum in your Policy Schedule.

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 and Dental Cover

- ✓ Resulting solely and directly from an accident caused by violent and external or the cost of any emergency dental treatment required.

Loss of Golfing Trophies

- ✓ Loss or theft of golfing trophies while they are in your care, custody or control up to a maximum of £1,000.



What is not insured?

- * 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 personal accident claim resulting from a condition which existed prior to the accident.
- * Theft of a golf buggy from a house or garage, unless locked and there are signs of forcible entry and the golf buggy is immobilised.
- * Theft of a golf buggy from a shed or similar outbuilding unless agreed in writing by Golfguard Ltd
- * Any claim arising as a result of a golf buggy that has not been immobilised and padlocked to an immovable object when not in use, or has not been immobilised when left unattended in a secure area of a golf club or a secure garden area.
- * Wear, tear and depreciation of your golf buggy.
- * Theft or loss of a GPS device unless ownership of the item has previously been notified to Golfguard.
- * Sunglasses or spectacles.
- * Theft or loss of a golf buggy that is not reported to the police or carrier within 72 hours of discovery.

Personal Effects

- ✓ 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 cover?

- ! Policy excesses and monetary limits apply as specified against the relevant item in the policy.
- ! This insurance is only available to UK residents who are amateur golfers aged between 18 and 89.



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?

- 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 and follow the claims procedure set out in the policy.
- In the event of bodily injury which is covered by this insurance you must seek and act upon medical advice as soon as possible.



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.



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.



How do I cancel the contract?

You can cancel this insurance at any time by contacting Golfguard Ltd by telephone on 01342 318 368 or by writing to Golfguard Ltd, PO Box 270, East Grinstead, West Sussex, RH19 3WP.

If this insurance is cancelled then, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered. 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.