

## GOLFGUARD Golf Insurance Insurance Product Information Document

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 which is available on request from Golfguard Limited on 01342 318368 or is available on our website [www.golfguard.com](http://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. Cover is placed with certain Underwriters at Lloyds.

 <b>What is insured?</b>	 <b>What is not insured?</b>
<p><b>You must check your policy schedule to see what cover you have selected along with the corresponding amount insured</b></p> <p><b>Personal Liability</b></p> <ul style="list-style-type: none"> <li>✓ 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</li> <li>✓ Accidental damage third party property while you are playing golf, you are covered up to £5,000.</li> </ul> <p><b>Personal Accident</b></p> <ul style="list-style-type: none"> <li>✓ 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 eye(s) you would receive £50,000 (if a junior £4,000)</li> </ul> <p><b>Golf Equipment</b></p> <ul style="list-style-type: none"> <li>✓ 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</li> <li>✓ If your equipment is damaged, insurers will pay the cost of repairing the equipment</li> <li>✓ If your equipment is damaged beyond economical repair, insurers will pay the cost of replacing the item.</li> </ul> <p><b>Club Subscription Reimbursement</b></p> <ul style="list-style-type: none"> <li>✓ 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.</li> </ul> <p><b>Emergency Hospital Cover</b></p> <ul style="list-style-type: none"> <li>✓ 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</li> </ul> <p><b>Emergency Dental Cover</b></p> <ul style="list-style-type: none"> <li>✓ 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.</li> </ul> <p><b>Hire of Golf Equipment</b></p> <ul style="list-style-type: none"> <li>✓ 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</li> </ul> <p><b>Loss of Golfing Trophies</b></p> <ul style="list-style-type: none"> <li>✓ Loss or theft of golfing trophies while they are in your care, custody or control up to a maximum of £1,000</li> </ul> <p><b>Personal Effects</b></p> <ul style="list-style-type: none"> <li>✓ 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</li> </ul>	<ul style="list-style-type: none"> <li>✗ An accident that occurs while you are not playing golf</li> <li>✗ An injury you cause to a third party unless you are found to be legally liable</li> <li>✗ An accident that is not caused by violent and external means while you are playing golf.</li> <li>✗ A claim resulting from a condition which existed prior to the accident.</li> <li>✗ the first £35 of every property claim</li> <li>✗ 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.</li> <li>✗ 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</li> <li>✗ Theft where there are no signs of forcible entry.</li> <li>✗ Theft of equipment from a caravan, golf club locker, house, garage, shed, unless locked and there are signs of forcible entry.</li> <li>✗ Theft of golf equipment from Halls of Residence.</li> <li>✗ Wear, tear and depreciation of your golf equipment.</li> <li>✗ Theft or loss of a GPS device unless ownership of the item has previously been notified to Golfguard</li> <li>✗ Sun glasses or spectacles.</li> <li>✗ Theft or loss of golf equipment that is not reported to the police or carrier within 24 hours of discovery.</li> <li>✗ Batteries; remote control trolleys or a ride-on golf buggy that you own</li> <li>✗ Injury that is caused by a condition which existed prior to the accident.</li> <li>✗ Any injury that is not caused by violent and external means</li> <li>✗ If there is any other insurance in force</li> <li>✗ Loss or theft of a camera, computer, money, credit cards, mobile phone, jewellery or property insured elsewhere</li> </ul>

**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**

- ✓ Hole in One cover 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?**

- ! 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, evolution, 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 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?**

- 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

**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?**

- 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