

Golfguard Golf Insurance

Insurance Product Information Document

This insurance is provided by MGAM Limited, a company registered in England with company no. 09742763. MGAM Limited registered office is: Walsingham House, Ninth Floor, 35 Seething Lane, London, EC3N 4AH, United Kingdom.

MGAM Limited is authorised and regulated by the Financial Conduct Authority under firm reference number 835270 to carry out insurance distribution activities.

These policy coverages are underwritten by Convex Insurance UK Limited, 52 Lime Street, London, EC3M 7AF who is regulated by the Prudential Regulation Authority and the Financial Conduct Authority under firm reference number 840616.

This document provides a summary of the key information relating to the insurance. You will find all of the terms and conditions (along with other important information) in the insurance documents. The sections you have chosen to cover and the limit(s) that the insurer will pay are specified in your policy schedule. The full contract documentation provides complete pre-contractual and contractual information on the product. It is important that you tell us as soon as possible if any of the information in the contract documentation is incorrect.

What is this type of insurance?

This is a golf package insurance covering you for your legal liability for injury to third parties and damage to their property happening while you are playing golf, for your bar bill for the customary round of drinks if you achieve a hole in one during a stableford or medal competition, for damage to equipment while you are playing golf and for bodily injury you suffer from an accident while playing golf. Your schedule will show you which sections are operative.



What is insured?



What is not insured?

Personal Liability

- ✓ Damages and costs that you become legally liable to pay for injury to third parties or damage to their property where such injury or damage occur while you are playing golf (including using a golf buggy) on a recognised golf course anywhere in the United Kingdom or a recognised golf course anywhere in the world for up to 120 days in any one period of insurance.
- ✓ Defence costs that the insurer has agreed to pay in the defence or settlement of a claim.
- ✓ Damage to third party property where, although not legally liable, you have accidentally caused such damage while playing golf on a recognised golf course anywhere in the United Kingdom or a recognised golf course anywhere in the world for up to 120 days in the period of insurance
- ✓ In the event of your death, your legal representatives for liability for your covered actions.

Personal' Liability

- ✗ Liability arising out of ownership or occupation of any land or building or for damage to property belonging to you or in your custody or control (including golf buggies).
- ✗ Liability arising under any road traffic legislation other than arising from using golf buggies while playing golf.
- ✗ Liability arising out of your employment, business or profession.
- ✗ Liability arising out of the use of a golf buggy on a public highway outside of a golf course unless on a recognised road crossing between holes on a golf course
- ✗ Liability arising out of a golf buggy that is being driven by any person who does not hold a full UK or EU driving licence and is not named in the schedule to your policy.

Hole in One

- ✓ Reimbursement of your bar bill for the customary round of drinks if you achieve a hole in one in an official Society/Club competition (medal or stableford) within the United Kingdom.

Hole in One

- ✗ Any course which has six or more par three holes unless the insurer has given their prior written agreement.
- ✗ Any claim where we have not received written notice of the hole in one within 14 days together with the bar bill, the score card and verification by the club secretary.

Damage to Property

- ✓ Damage, loss or theft of your golf equipment and clothing within the United Kingdom or anywhere in the world for up to 120 days in any one period of insurance. Any cover for golf buggies applies within the United Kingdom only

Damage to Property

- ✗ Loss from unlocked and unattended vehicles (unless kept out of sight) or loss from a golf locker unless there are signs of forced entry to the vehicle or the locker.
- ✗ Damage, loss or theft of remote control trolleys or to chargers or batteries or spectacles or sunglasses..
- ✗ Damage, loss or theft of a golf buggy that is being driven by any person who does not hold a full UK or EU driving licence and is not named in the schedule to your policy.

Personal Accident

- ✓ If you suffer a bodily injury while you are playing golf

Personal Accident

- ✗ Excluding sickness or disease or you being under the

on a recognised golf course anywhere in the United Kingdom or a recognised golf course anywhere in the world for up to 120 days in any one period of insurance we will pay to you the benefit stated in the schedule according to the nature of your injury.

influence of intoxicants or drugs.

- ✘ Excluding suicide, intentional self harm or insanity or you deliberately exposing yourself to danger (except in an attempt to save human life).

General Exclusions applicable to all sections of the policy

- ✘ Any bodily injury, illness, loss or damage or liability that results from war or terrorism or nuclear radiation or contamination.
- ✘ Any person under the age of 18 years or over the age of 89 years at the commencement of the period of insurance.
- ✘ Paying any claim or benefit if it means the insurer would be breaching any sanctions of the UN, EU, UK or USA.



Are there any restrictions on cover?

- ! Some sections are subject to an excess which is the amount you will have to pay of each claim. The amounts of the excess for each section are shown in the schedule.
- ! The insurer will not pay more than the limits specified in the Schedule or within the policy wording.



Where am I covered?

- ✓ Anywhere in the United Kingdom or anywhere in the world for up to 120 days in any one period of insurance but cover in respect of golf buggies only applies in the United Kingdom.



What are my obligations?

- You must take reasonable care to give complete and accurate answers to any questions we ask – (whether you are taking out, renewing or making changes to your insurance) and must tell us immediately if any of the information contained in the Statement of Fact changes or is incorrect.
- You must not admit liability for injury to a third party or damage to their property or make any offer or promise to settle a claim without the insurer's written permission.
- You must contact the insurer as soon reasonably practicable after you become aware of any loss or damage or injury that may lead to a claim under the insurance.
- You must take all reasonable steps to prevent loss, damage or an accident.
- You must notify the insurer within 14 days of achieving a hole in one if you wish to claim for your bar bill and supply the bar bill, the score card and confirmation from the club secretary
- If you suffer bodily injury while playing golf you must seek the attention of a medical practitioner as soon as possible.
- In the event of theft or loss of a golf buggy or golf equipment or clothing you must notify the police as soon as reasonably practicable after discovery and obtain a crime reference from them.
- If your golf equipment or clothing are lost while in transit you must notify the carrier as soon as reasonably practicable after discovery and obtain a claim reference from them.



When and how do I pay?

- Premiums are payable at the commencement of the policy, for full details of when and how to pay, you should contact your insurance intermediary.



When does the cover start and end?

- The start and end dates of cover are specified in your policy schedule (the period is usually 12 months).



How do I cancel the contract?

- You can cancel this insurance at any time by contacting your broker.
You can cancel your insurance within 14 days of receiving the contract documentation or from the day of the conclusion of the contract, whichever day is the later and, providing there have been no claims either paid, reported or outstanding, you will receive a full refund of premium - no cover will have been in place from the date of inception and you will not be able to make a claim on the insurance. If there has been notification of claims either paid, reported or outstanding then the insurance will be cancelled from the date of your request and no return of premium will be allowed.
Following the expiry of the initial 14 day period, this insurance may be cancelled at any time at your written request and providing there have been no claims made under this insurance for which we have made a payment or claims made under this insurance which are still under consideration or occurrences likely to give rise to a claim but yet to be reported to us you will be entitled to the return of a proportionate part of the premium for the unexpired period of insurance. For example if you have been covered for 6 months the insurer will only return half of the premium.
If a claim has been submitted or there has been any occurrence(s) likely to give rise to a claim during the current period of insurance no refund of premium for the unexpired period of insurance will be given and any unpaid instalments of the full premium will become due for payment.