

Golf Equipment Insurance

Insurance Product Information Document

GOLFINSURANCEDIRECT.COM

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This Insurance Product Information Document contains only a summary of the insurance cover. It does not contain the full terms and conditions and limits of the insurance which can be found in your Policy Wording and Schedule. Please read those documents carefully.

What is this type of insurance?

This insurance protects you against some types of legal liability, loss and damage when playing golf or on a golfing holiday. This is not a general travel insurance policy. It covers such things as Personal Liability, Third Party Property Damage, Golf Equipment, Equipment Hire, Personal Accident, Hospitalisation, Loss of Club Subscription, Hole-in-One, and Tournament Fees. There are also some optional covers available to you including for your Golf Buggy.



What is insured?

- ✓ While you are playing golf or on a Golf Holiday you will have the following covers:
- ✓ **Personal Liability** –if you are responsible for an accident to a person or property you have £3m of cover for any Bodily Injury you cause
- ✓ **Golf Equipment** –Accidental Damage to your Golf Equipment.
- ✓ **Equipment Hire** –for the cost of Equipment Hire due to the Accidental Damage, loss or Theft of your Golf Equipment.
- ✓ **Personal Accident** –if you suffer Bodily Injury caused by an accident* See however the restriction for over 80's.
- ✓ **Dental Treatment** –if you suffer loss or damage to your teeth or dentures that has been directly caused by an accident while playing golf.
- ✓ **Hospitalisation** –If You are hospitalised for a Bodily Injury sustained Playing Golf.
- ✓ **Loss of Club Subscription** –If You have become disabled from Playing Golf due to an Accident covered by this Policy.
- ✓ **Hole-in-One** - up to cover celebratory club house beverage expenses in the event You shall achieve a 'hole in one' during the course of playing a round of golf in a medal or club competition.
- ✓ **Tournament Fees** –If You are physically unable due to sickness or injury to play golf and you therefore have to cancel Your participation in a golfing competition for which You have paid a fee to play.
- ✓ There are other covers provided as standard under this insurance. Full details are given in the Policy Wording and Schedule.
- ✓ **Golf Buggy** – Your Buggy can be insured for damage at your option
- ✓ **New For Old** – Your golf clubs can in certain circumstances can be insured on a new for old basis



What is not insured?

- ✗ We will not pay any applicable Excess or more than the limits set out in the Schedule.
- ✗ Anything which occurred before or after the Period of Insurance
- ✗ Any deliberate, malicious or unlawful act by You or at Your direction.
- ✗ Anything which occurs outside of the Operative Time.
- ✗ Any act of fraud or dishonesty by You or anyone acting on Your behalf.
- ✗ Any loss or damage deliberately caused by or arising from a criminal act caused by You and any person living with You.
- ✗ Suicide or attempted suicide, intentional self-injury or deliberate exposure to unusual danger, You being under the influence of alcohol or drugs, or suffering from mental disorders or stress related conditions or complaints arising out of a physical Accident or Bodily Injury suffered while playing golf.
- ✗ Consequence of or in any way involving reckless disregard and/or wilful breach of duty of any kind.
- ✗ Any loss or damage arising directly from any failure to properly maintain your Golf Equipment or Golf Buggy.
- ✗ Loss or damage caused by any gradually operating cause or decay, wear and tear, moth, vermin, Your domestic pets, atmospheric or climatic conditions, manufacturing fault, inherent defect, deterioration or mechanical derangement of any kind.
- ✗ Loss due to confiscation, detention by Customs or other authority
- ✗ Any claims brought against You in the United States of America or Canada or any jurisdiction outside of Territorial Limits which You have selected on the Insurance Schedule.

Optional Covers

- Your Golf Buggy – Subject to the Policy exclusions and the additional premium being paid, If Your Golf Buggy suffers loss, malicious damage or is stolen We will, repair or replace it at our discretion with a one of similar age, specification and make.



Are there any restrictions on cover?

- ! This insurance is only available to persons over the age of 18 (eighteen) years and are legally resident in the UK.
- ! If you are over 80 years old your benefits under the Personal Accident section are significantly lower.
- ! This is a twelve-month policy that covers you when you are playing golf either in the United Kingdom or when you are taking a Golfing Holiday within the territorial option you have selected and recorded in the Insurance Schedule.
Under most cover sections, claims will be subject to an excess, meaning you will be responsible for the first part of each and every claim per incident claimed for, under each cover section by each insured person.



Where am I covered?

- ✓ You will be covered for any country or region you select when buying the Policy and is shown on the Insurance Schedule.



What are my obligations?

Disclosing important information

- You must take care to supply accurate and complete answers to all the questions in the declaration You made when applying for this Policy- and to make sure that all information supplied is true and correct.
- You must also tell Us of any changes to the answers You have given as soon as possible. Here are some examples of what We mean:
- Any changes to Your contact information or residency in the UK,
- Any criminal convictions (apart from traffic offences that resulting in penalty points on Your driving license),
- If You have had any other insurance declined, cancelled or had special terms imposed.
- You must take all Reasonable Care to prevent accidents, loss or damage. You must also keep all the property that is insured under Your Policy in a good and well-maintained condition.

When making a claim

- If You suffer a loss or are involved in an incident that may result in a claim against You. You must contact our contact Our specialist claims handlers Crawford TPA as soon as possible or within 36 hours of discovery on: Tel No. **01908 893977**
- or email GolfInsuranceDirect@crowco.co.uk .
- You must provide, at your expense, any information, evidence and receipts we require including medical certificates signed by a registered medical practitioner, police reports and other necessary reports following theft, loss or injury.



When and how do I pay?

- You must pay the full premium due when taking out this insurance.



When does the cover start and end?

- You are covered for the period of insurance as stated in the Insurance Schedule.



How do I cancel the contract?

- You can cancel this insurance up to 14 days from the date that you receive the policy documents at the start of the insurance. We may provide You with a refund of premium of a pro rata premium for the number of days remaining on Your Policy There will also be no return of premium where the premium refund due is less than £10.
- To cancel the policy, call Golf Holidays Direct on 0808 175 4083. Email: sales@golfinsurancedirect.com