

# Golfers Insurance Policy Summary

## Please read this document carefully

This is an important document, which We recommend that You read as it contains references to the key features and benefits of the Golfers Insurance as well as references to significant or unusual exceptions and limitations. It does not detail all the limits, terms, conditions or exceptions and it is important that You read these before making any decision about Your insurance. For full details You should refer to the full policy wording.

## Who is the insurer?

The insurance is underwritten by ProSight Syndicate 1110@ Lloyd's are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Their Firm Reference Numbers and other details can be found on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk).

## What is Golfers Insurance?

Golfers Insurance is a specially designed insurance policy for all amateur golfers whether You play just in the UK or anywhere else in the world (but not Cuba) and You can select the cover that suits Your needs.

## What does Golfers Insurance cover?

There are numerous sections to the policy- Section 4 - Golf Equipment is included and Your equipment is cover against all risks. There are some exclusions and a summary of the main ones are below for full details of the exclusions please refer to the policy document.

You are free to choose and add more Sections to make up your personal policy.

## The policy sections are:

### Section 1 – Public Liability

Covers up to £5,000,000 for all sums You may be legally liable to pay for:

- Bodily Injury to any person;
- Property Damage.

Resulting from You playing or practising golf.

There will be no excess payable under this Section.

### Section 2 – Accidental damage to third party property

If You hit a golf ball and it causes damage to property, for example a parked car, the policy pays up to the limit as shown in Your Policy Schedule.

You will be limited to a maximum of 3 claims during the period of insurance. There will be no excess payable under this Section.

There will be no excess payable under this Section.

You are not covered:

- for injury to any person or animal;
- for damage to the Golf Club's own property or damage to any equipment You might have borrowed or hired;
- if You do not report any damage to the club secretary;

### Section 3 – Personal Accident

The Policy benefits for both standard cover and extension cover:

You must be between 18 and 70 years to qualify for this cover, be in good health and fit to undertake playing golf and not doing it against medical advice.

Your Schedule of benefits are shown within the Policy Schedule.

You are not covered for:

- Any pre-existing condition which you saw the doctor or had treatment for in the 12 months before taking the insurance.
- Any self- inflicted injury or injury whilst under the influence or effect of alcohol or drugs not prescribed by a qualified Doctor.
- Any accident or injury which does not involve You playing or practising golf at a golf club.
- You is You are a professional sport person.
- Permanent Total Disablement benefit for more than 52 weeks.

- Suicide or attempted suicide, stress, trauma or psychiatric illness.

#### **Section 4- Golf Equipment**

We will cover against all risks Your golf equipment for example, golf clubs, carry bag, umbrella, range finder, trolley and any other golfing equipment.

There will be no excess payable under this Section.

We will not cover:

- Any damage which existed before You took out the insurance.
- Deliberate damage caused by You or if the equipment is left unattended other than when playing a round of golf.
- Equipment left in an attended vehicle unless the equipment is in a locked boot or enclosed luggage compartment and hidden from view and all windows sunroofs are closed and doors are securely locked. If You have a vehicle alarm system fitted this must be set into operation.
- Personal Effects, trophies, money, credit cards, jewellery, mobile telephones, computers and any other valuable items.
- Any theft that is not reported to the police within 24 hours of discovery and You have not obtained a police report.

If You have chosen Silver or Gold cover and You have a loss, You must be able to prove Your ownership of the equipment:

- For equipment less than 5 years old We will replace as new.
- For equipment over 5 years old We will pay the value of the equipment immediately prior to the loss or we can repair or replace the lost equipment.

If You have chosen Platinum cover and You have a loss, We will replace Your Equipment as new provided You are able to prove Your ownership of the equipment.

#### **Section 5 - Hiring Golf Equipment**

We will pay up to the limit stated in the Schedule for the cost and expenses for You to temporarily hire equipment.

There will be no excess payable under this Section.

#### **Section 6 – Hole in One**

We will pay up to the limits shown in the Policy Schedule if You achieve a hole in one (stroke gross) during a competition on an 18 hole golf course or during the first round on a 9 hole golf course if the competition is based on 18 holes. There will be no excess payable under this Section.

- You will need to get Your playing partner and the Club Secretary to confirm that You holed in one.

#### **Section 7 – Reimbursement of Subscription**

We will pay up to the limit shown in the Policy Schedule for subscriptions or pre-paid fees should You suffer an accident rendering You unable to play golf for up to 50 consecutive days during the period of insurance. There will be no excess payable under this Section.

#### **Section 8 – Personal Effects**

We will pay up to the limit shown in the Policy Schedule to cover Your personal effects left temporarily in the Clubhouse or in the Club Professional's shop should Your personal effects be damaged due to fire or should they be stolen. There will be no excess payable under this Section.

We will not cover:

- any single item valued over £100;
- upon discovery any loss not reported to the Club Secretary;
- Your golf equipment, trophies, money, credit cards, jewellery, mobile telephones, computers and any other valuable items.

## **Section 9 – Trophies**

We will pay up to the limit shown in the Policy Schedule for damage or theft of trophies which are in Your care or custody.

We will not cover:

- Your Personal Effects or equipment.

## **General Exclusions**

Just as in all insurance policies there are exclusions full details of these are in the policy wording, below are a sample of the more important exclusions.

- Terrorism, War, Civil War, Rebellion, Confiscation, Nationalisation.
- Fines Penalties, damages, punitive damages and other awards.
- Financial loss.
- Radioactive contamination, nuclear risks.
- Air Travel except as a fare paying passenger in a passenger licensed aircraft.
- Any criminal or fraudulent act.

## **Cooling off Period**

You have the statutory right to cancel the Policy within 14 days of the purchase or its renewal or the day you receive the Policy or renewal documentation, whichever is the later. We will return the premium less a proportional amount for the time that We have been on cover. No refund of premium will be given in the event of a claim either in whole or in part.

## **You Cancelling the policy**

To cancel the Policy after the Cooling off Period You will need to contact whomever who arranged the insurance for You. You are entitled to a return of premium which will be based upon the length of time remaining for the period of insurance, less a deduction for any administration costs in providing this insurance (the amount is shown in the schedule). No refund of premium will be given in the event of a claim.

## **Our cancelling the insurance**

We can cancel the Policy by giving you thirty (30) days notice in writing. 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. This will be calculated on a proportional basis.

## **Complaints**

If there is an occasion when service does not meet your expectations in the first instance please contact whomever arranged the insurance for You.

If You are still dissatisfied please forward a copy of Your complaint to Us addressed to:

The Compliance Officer, ProSight Syndicate 1110 @ Lloyd's Level 7, 3 Minster Court, Mincing Lane, London EC3R 7DD.

In the first instance, We will review your complaint and hope to resolve the matter. We will investigate the circumstances regarding Your complaint and write to You within two weeks with Our response.

If You are not satisfied with Our response, or have not heard from Us within two weeks, You are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of Your complaint and provide You with a written Final Response.

If You wish to ask Lloyd's to investigate Your complaint You may do so by contacting:

Complaints, Lloyd's, One Lime Street, London, EC3M 7HA

Telephone +44 (0) 20 7327 5693 Fax +44 (0) 20 7327 5225 By Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Following Lloyd's consideration of Your complaint You may (if eligible) refer the matter to Financial Ombudsman Service (FOS) provided You do so within 6 months of the date of Lloyd's Final Response.

The FOS can be contacted at:

The Financial Ombudsman Service, Exchange Tower, London , E14 9SR

By Phone: 0800 023 4567/ 0300 123 0123 By Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Making a complaint will not affect Your legal rights. If You appoint someone to act on Your behalf or if You ask someone else to act on Your behalf You should provide Us with written authority to allow Us to deal with them.

You will pay their costs.

### **Financial Services Compensation**

Under the Financial Services and Markets Act 2000, should the Insurer be unable to meet their liabilities to you compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk).