

PGI Personal Golf Insurance

Frequently Asked Questions

Why should I choose PGI Personal Golf Insurance?

Few household policies cover you adequately for the risks associated with playing golf. Please consider the questions below.

PGI Personal Golf Insurance	PGI	Other Golf Policies
Golf Equipment covered whilst unattended at the Golf Club?	✓	✗
New for Old cover available?	✓	✗
Golf Equipment covered in the boot of my Vehicle overnight?	✓	✗
No single item limit applied to expensive items?	✓	✗
Covered in Europe as standard?	✓	✗
Worldwide cover available?	✓	✗
No Policy Excess provided as standard?	✓	✗
24 hour cover provided for my Golf Equipment?	✓	✗

What are the policy excesses?

The PGI Personal Golf Insurance Policy has no excess other than 50 days for Loss of Club Subscriptions.

Is my golf equipment covered on a 'New For Old' basis?

Yes, equipment replacement is on a 'New for Old' basis for items purchased new and up to five years old subject to satisfactory proof of ownership. Items which are older than five years or not purchased new will be replaced on the indemnity value of that equipment at the time of loss or damage.

We provide 'New for Old' cover for the 'Life' for your Equipment with our Platinum level of cover so in the event of a claim you would receive comparable article(s) of equivalent quality that matches the specification of those following loss or damage, regardless of its age.

Do I need to retain my original receipts to make a claim?

Original receipts, a Bank or Credit Card Statement or Valuation showing evidence of purchase or supporting document confirming purchase and ownership are required. If you do not have these claims will be dealt with on an indemnity basis.

Are my clubs insured in a locker/changing at the golf club?

Yes, they are insured as long as the locker is securely locked.

Are my clubs insured in a motor vehicle?

Yes, provided the Equipment must not be visible and contained in the locked boot or enclosed luggage compartment of a vehicle and must be fully hidden from public view.

Unlike other Golfer policies, we do not restrict the time that Equipment can be left in your vehicle.

Am I insured to play golf abroad?

We provide cover anywhere in the European Union as standard but you have the option to extend your policy coverage to anywhere in the World by selecting our Worldwide Extension.

If one my clubs is stolen, lost or damaged, can I make a claim?

Yes, our policies include cover for individual items.

Upon joining, what if I change my mind or think the policy isn't suitable for me?

We are confident that we have an insurance policy which suits your requirements. We offer a 14 day cooling off period that provides 14 days money back guarantee.

What happens if I travel abroad to play golf and my clubs are lost in transit?

If your clubs are stolen or damaged in transit, we would pay for the hire of clubs abroad.

Are there any age restrictions with the Personal Accident insurance?

The Personal Accident section provides cover for persons aged 18 to 70.

If I have an accident in a buggy am I covered?

The policy provides you with Public Liability cover whilst operating a Golf Buggy.

Is there a single item limit?

We do not apply single article limits to your Golf Equipment.

A single item limit of £100 applies to items of Personal Effects.

I am a professional golfer; can I take out a PGI Personal Golf insurance policy?

The Policy is designed for Amateur Golfers. The policy does not provide cover for Professional Golfers.

Is the policy available to non UK residents?

The policy is only available to Individuals domiciled in the United Kingdom, Channel Islands or Isle of Man.

Do you really pay me a cash sum if I get a hole-in-one?

Yes, as long as you are playing in a recognised club competition and Your original score card fully completed and duly signed by You and Your playing partner; written confirmation must be provided by the Club Secretary that You achieved the Hole in One.

Does my health affect me taking out the insurance?

No, provided you are fit to play.

How long will it take for my insurance documents to be delivered once I have purchased a PGI Personal Golf Insurance Policy?

We email your Insurance documents to you immediately following purchase.

Do you offer a 24 hour cover for my golf clubs?

Unlike most Golf Insurance Policies, PGI provide 24 hour cover as standard.

Will my personal information be passed on to any marketing companies?

We will not sell your data to a third party.

Does a PGI Personal Golf Insurance policy cover me to drive a buggy on the course?

Yes, you will be covered for public liability whilst on the course.

How much does a PGI Personal Golf Insurance policy cost?

Annual premiums start from just £13.50 depending on the type of cover you require.

Am I ever going to make a claim on my PGI Personal Golf Insurance Policy?

In an ever increasingly litigious society, claims are becoming more frequent. There are thousands of golf injuries each year that require hospital treatment. Golf equipment is increasingly being targeted by thieves with millions of pounds' worth stolen each year. In November 2011 a golfer was hit in the eye by a stray ball and was awarded damages of £397,000 ...Don't take the risk yourself.