

STATEMENT OF DEMANDS AND NEEDS

This product meets the demands and needs of those who wish to ensure that their golfing equipment is protected.

SIGNIFICANT FEATURES AND BENEFITS

SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS

SECTION 1 - GOLFING EQUIPMENT

Up to the amount specified in the schedule or market value (whichever is less) for the theft, accidental loss of or damage to, your golfing equipment whilst at home, at a golfing venue or in direct transit to and from a golfing venue or in an unattended vehicle.

Up to £500 (with a single item limit of £100) for the theft or damage by fire of your personal effects whilst in the clubhouse, pro-shop or caddie-master's hut at a golfing venue.

EXCLUSIONS APPLICABLE WHILST AT HOME

Theft, attempted theft, loss of or damage to your golfing equipment whilst in locked garages or outhouses which are not part of your home, or from sheds, or any other similar structures within the boundaries of your property.

Loss or damage where your home is left unattended or unoccupied for a period in excess of 21 days.

EXCLUSIONS APPLICABLE WHILST AT A GOLFING VENUE OR IN DIRECT TRANSIT

Any theft, attempted theft, loss of or damage to your golfing equipment whilst:-

- (a) at a golfing venue that is not reported to the Club Secretary immediately and a written report obtained.
- (b) in a golfing venue locker without visible evidence of forcible and violent entry to the locker.

EXCLUSIONS WHILST IN AN UNATTENDED VEHICLE

Loss or damage of any kind between midnight and 7am unless the Unattended vehicle is in a locked garage.

Theft, attempted theft, loss of or damage to your golfing equipment whilst in:-

- (a) A taxi, van or similar vehicle, commercial vehicle or vehicle used as such, caravan (static or mobile), mobile homes or vehicles converted for this purpose.
- (b) A vehicle unless all points of access including sunroof are shut and securely locked, keys removed and alarm (where appropriate) operational.
- (c) A motor vehicle UNLESS the golfing equipment is placed in a locked boot or concealed under a parcel shelf or manufacturers internal fitted cover.
- (d) A convertible soft-top vehicle UNLESS the golfing equipment is placed in a compartment which can only be opened by unlocking the boot lid and not by any other means, i.e. via the rear seats.
- (e) A luggage container fitted to the exterior of the vehicle.
- (f) A vehicle which is not taxed, insured or having a current MOT (if required).

EXCLUSIONS APPLICABLE TO YOUR PERSONAL EFFECTS

Any items left in unattended golf bags.

Computers, cameras, camcorders, notes, coins and currency, cheques, credit cards, stamps, securities and documents in any form, keys, mobile phones and accessories, jewellery, articles of precious metals, stones, fur, watches, spectacles or contact lenses and property more specifically insured elsewhere.

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OTHER EXCLUSIONS APPLYING TO SECTION 1

Any item of golfing equipment not specified in the golf Insured items list of your policy documentation.

Any theft, attempted theft, loss of or damage to your golfing equipment that does not have visible evidence of forcible and violent entry.

Any theft, attempted theft or loss not reported immediately to the Police and a crime reference number obtained.

Golf balls and golf tees.

Golfing equipment damaged during use.

Golf buggies.

Batteries (for electric golf trolleys).

SECTION 2 - PUBLIC LIABILITY

Up to the amount specified in the schedule in respect of:

- (a) amounts you become legally liable to pay and/or
- (b) costs and expenses of defending litigation incurred with our written consent

for claims made against you for death or bodily injury or loss or damage to property arising from one event or all events of a series consequent on one original cause happening during the period of insurance and caused by or through you playing or practising golf at a golfing venue.

Death or bodily injury to / loss or damage to property, owned held in trust, in the charge of or under the control of:-

You, any person using the golfing equipment with your permission or consent, any member of your immediate family, your agent or licensee, save for any person temporarily employed as a caddy any person in the course of their employment or under a contract of service or apprenticeship with you, guest, employer or any person with whom you have a contractual relationship.

Loss arising out of the ownership, possession, use or operation of mechanically propelled driven vehicles, by you or anyone acting on your behalf.

SECTION 3 - PERSONAL ACCIDENT

Up to the amount specified in the schedule if you suffer bodily injury resulting solely and directly from accidental, visible, violent and external means whilst playing or practising golf at a golfing venue AND such injury shall, within 12 months, be the sole cause of death, total permanent loss of sight in both eyes or deafness in both ears. Loss of one or more limbs or total permanent disablement preventing You from engaging in any gainful business or occupation of any kind and will continue for the rest of your life.

Bodily injury that happens whilst under the influence of alcohol or drugs.

Bodily injury or illness arising from, or aggravated by, a pre-existing illness or medical condition.

Any act of deliberate self-inflicted injury or suicide.

Any result of pregnancy, childbirth, physical defect, infirmity or existing medical condition, unless we have been told about it and have accepted it in writing.

Loss arising out of the ownership, possession, use or operation of mechanically propelled driven vehicles, by you or anyone acting on your behalf.

Loss if you do not obtain the care of a suitably qualified medical practitioner as soon as possible.

Any person over the age of 75 as at the date bodily injury is sustained.

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SECTION 4 - TEMPORARY DISABLEMENT

Up to the amount specified in the schedule if you suffer bodily injury resulting solely and directly from accidental, visible, violent and external means whilst playing or practising golf at a golfing venue AND such injury shall be the sole cause of temporary disablement preventing you from engaging in gainful business of any kind.

Bodily injury that happens whilst under the influence of alcohol or drugs.

Bodily injury or illness arising from, or aggravated by, a pre-existing illness or medical condition.

Any act of deliberate self-inflicted injury or suicide.

Any result of pregnancy, childbirth, physical defect, infirmity or existing medical condition, unless we have been told about it and have accepted it in writing.

Loss arising out of the ownership, possession, use or operation of mechanically propelled driven vehicles, by you or anyone acting on your behalf.

Loss if you do not obtain the care of a suitably qualified medical practitioner as soon as possible.

Any person over the age of 75 as at the date bodily injury is sustained.

SECTION 5 - DENTAL COVER

Up to the amount specified in the schedule for emergency dental treatment if you suffer an injury to your teeth resulting solely and directly from accidental, visible, violent and external means whilst playing or practising golf at a golfing venue.

Emergency treatment which did not commence within 7 days of the date of the dental injury.

SECTION 6 - CLUB MEMBERSHIP FEES

Up to the amount specified in the schedule for the payment of annual club membership fees paid or contracted to be paid by you in the event you are unable to play or practise golf for more than 49 days as a result of an illness or accidental bodily injury sustained solely and directly from accidental, visible, violent and external means whilst playing or practising golf at a golfing venue.

The proportion of joint membership fees which do not relate directly to you.

Any person over the age of 75 as at the date of the bodily injury or the date upon which the illness first showed clinical signs.

Bodily injury or illness arising from, or aggravated by, a pre-existing illness or medical condition.

Any annual club membership fees reimbursed to you either in whole or in part from another source.

Payment beyond 12 months from the date of the bodily injury or the date upon which the illness first showed clinical signs.

SECTION 7 - ACCIDENTAL DAMAGE TO PROPERTY

Up to the amount specified in the schedule in respect of accidental damage to property struck by a golf ball hit by you whilst playing or practising golf at a golfing venue.

Any incident not reported to the Club Secretary within 7 days of occurrence.

Loss or damage to property owned, held in trust, in the charge of or under the control of you or your immediate family.

Loss or damage to property owned, held in trust, in the charge of or under the control of the golfing venue.

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SECTION 8 - HOLE-IN-ONE

Up to the amount specified in the schedule for the customary round of drinks purchased by you, immediately following a hole-in-one during a competition round at a golfing venue.

Any claim for which the following is not provided:-

A certified copy of your score card countersigned by the Official Scorer and your opponent; AND

A letter from the Club Secretary confirming the date and name of the competition; AND

A dated golfing venue bar receipt.

SECTION 9 - EQUIPMENT HIRE

Up to the amount specified in the schedule for the hiring of replacement equipment following the theft, accidental loss of or damage to, your golfing equipment.

SECTION 10 - ENTRY FEES

Up to the amount specified in the schedule for the payment of non-refundable tournament entry fees paid or contracted to be paid by You in the event You are unable to play in the tournament as a result of illness or accidental bodily injury sustained solely and directly from accidental, visible, violent and external means whilst playing or practising golf at a golfing venue.

Any person over the age of 75 as at the date of the bodily injury or the date upon which the illness first showed clinical signs.

Bodily injury or illness arising from, or aggravated by, a pre-existing illness or medical condition.

Any tournament fees reimbursed to you either in whole or in part from another source.

PREMIUM AND EXCESS REVIEW

The premium and excess for this policy is reviewed once a year.

As a result of the premium and excess review, your premium and/or excess may go up, stay the same or go down, and there is no limit to the amount of change.

If we change your premium and/or excess and you do not wish to continue your cover, you should contact us to cancel.

GENERAL CONDITIONS

You must not misstate or omit or conceal a material fact from the proposal for this policy or when renewing or claiming against it otherwise the policy is void and we will not return the premium.

GENERAL EXCLUSIONS

Any loss, damage, death, bodily injury or liability as a result of you taking part in dangerous sporting activities, unless we have been given prior notification and accepted the same in writing.

Loss or damage that cannot be identified as occurring within a defined 24-hour period.

An excess is applicable on most sections of cover and varies dependent on your plan type. (Please see policy schedule for full details).

We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by Influenza or any derivation or variant thereof.