

GOLF INSURANCE



Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited

Product: Golf

(registered in England and Wales no: 294940)

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in other documents; your sum insured is shown on your Policy Schedule.

What is this type of insurance?

The policy primarily provides cover for theft, loss or accidental damage of your golfing equipment.



What is insured?

- ✓ Loss, theft or accidental damage of your golfing equipment from your home, a golfing venue or whilst in direct transit to and from the golfing venue or in an unattended vehicle.
- ✓ Your legal liability to others for compensation and costs arising from you playing or practising golf at a golfing venue.
- ✓ Death, total permanent disablement, loss of hearing, sight or limbs as a result of a bodily injury resulting solely and directly from accidental, visible, violent and external means whilst playing or practising golf at a golfing venue.
- ✓ Temporary disablement as a result of a bodily injury resulting solely and directly from accidental, visible, violent and external means whilst playing or practising golf at a golfing venue.
- ✓ Emergency dental treatment following 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.
- ✓ Your club membership fees if 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.
- ✓ Property accidentally damaged by your golf ball.
- ✓ The cost of a round of drinks after you score a hole-in-one during a competition.
- ✓ Hire of replacement golf equipment whilst yours is being repaired or replaced.
- ✓ Non-refundable tournament entry fees in the event you are unable to play as a result of illness or accidental bodily injury sustained solely and directly from accidental, visible, violent and external



What is not insured?

- ✗ Any claims where the security has not been complied with.
- ✗ Death or bodily injury, loss or damage to property owned by you or any person handling the item with your permission or consent.
- ✗ Bodily injury arising from, or aggravated by, a pre-existing illness or medical condition.
- ✗ Emergency dental treatment which did not commence within 7 days of the date of the injury.
- ✗ Loss or damage to property owned, held in trust, in the charge of or under the control of you, your immediate family or the golfing venue.
- ✗ Reimbursement of entry fees where a bodily injury or illness occurred or first showed signs within 14 days of the start of the tournament.
- ✗ Policy excess.



Are there any restrictions on cover?

- ! Golfing equipment in excess of £50 unless specified.
- ! Any single item of golfing equipment over £1,500.
- ! Up to £500 (single item limit £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.
- ! Losses which are not expressly covered by the terms and conditions.
- ! You must not act in an untrue or fraudulent manner, if you or someone acting on your behalf, a member of your immediate family, relations, agents, employees, licensees, paying guests or other persons in a contractual relationship with you makes a claim or a statement in support of a claim

means whilst playing or practising golf at a golfing venue.

under the policy knowing the claim or the statement to be false or fraudulently exaggerated, or submits a document in support of a claim knowing the document to be forged or false, or makes a claim in respect of any loss or damage caused by your wilful act or with your connivance then we shall not pay the claim nor any other claim which has been or will be made under the policy, we may at our option declare the policy void, we shall be entitled to recover from you the amount of any claim already paid under the policy since the last renewal date, we shall not make any return of premium, and we may inform the police of the circumstances.



Where am I covered?

✓ This policy covers any damage, loss or liability arising within the United Kingdom, Channel Islands and Isle of Man.



What are my obligations?

You are obliged to inform us of any event, fact or occurrence which may influence our decision to enter into or renew this contract of insurance. If you are in any doubt whether a fact is material, you should disclose it.



When and how do I pay?

You can pay your premium annually (every 365 days), calendar monthly (every calendar month) or lunar monthly (every 28 days). Payment can be made by direct debit, credit or debit card or cheque.



When does the cover start and end?

Your cover will take effect at the date and time stated on your Policy Schedule and ends at the conclusion of your Policy Term (as stated on your Policy Schedule and defined in your Policy Wording).



How do I cancel the contract?

You can cancel at any time. If you cancel within the first 14 days of policy inception and no claim has been made, you will receive a full refund of any premium paid.