

Golf Insurance

Insurance Product Information Document

Company: The Insurance Emporium

Product: Golf – new business

The Insurance Emporium is a trading name of The Equine and Livestock Insurance Company Limited | registered in England and Wales no: 294940 | registered office Thorpe Underwood Hall, Ouseburn, York, YO26 9SS | The Equine and Livestock Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority no: 202748



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 in your Policy Schedule.

What is the type of insurance?

This insurance is for people who want to protect their golf equipment from theft, loss, or accidental damage.

NOTE: Monthly = lunar and calendar monthly policy duration



What is insured?

✓	Loss, theft, or accidental damage:			
✓	of your golf equipment			
		Wentworth	Gleneagles	Portrush
	Monthly	£1,250	£2,500	£10,000
	Annually	£1,000	£2,000	£9,500
✓	new for old (within years of manufacture)			
		Wentworth	Gleneagles	Portrush
	Monthly	4 years	4 years	4 years
	Annually			
✓	from an unattended vehicle			
		Wentworth	Gleneagles	Portrush
	Monthly	£1,250	£2,500	£10,000
	Annually	£1,000	£2,000	£9,500
✓	anywhere in the world			
		Wentworth	Gleneagles	Portrush
	Monthly	30 days	60 days	90 days
	Annually			
✓	of your personal belongings (£100 single item limit)			
		Wentworth	Gleneagles	Portrush
	Monthly	£150	£250	£500
	Annually	£100	£200	£400
✓	Hire of replacement golf equipment whilst yours is being repaired or replaced			
		Wentworth	Gleneagles	Portrush
	Monthly	£150/4 wks	£250/4 wks	£500/4 wks
	Annually	£100/4 wks	£200/4 wks	£400/4 wks
✓	Your club membership fees if you are unable to play golf for more than 49 days due to a bodily injury sustained whilst playing golf			
		Wentworth	Gleneagles	Portrush
	Monthly	£500	£1,000	£2,000
	Annually	£400	£750	£1,500



What is not insured?

- ✗ Any claims where the security requirements have not been complied with
- ✗ Any claim for eReaders, satnav and GPS devices, wearables (including smart watches and fitness trackers, tablets, and mobile phones
- ✗ New for old if your golf equipment sum insured is less than the replacement value
- ✗ Any club membership or tournament fees reimbursed to you either in whole or in part from another source
- ✗ Costs not supported by a receipt or invoice
- ✗ Loss or damage to property owned by you, held in trust, in the charge of or under the control of you, your family or the golfing venue
- ✗ Death or bodily injury, loss or damage to property owned by you or any person handing the item with your permission or consent
- ✗ Any claim arising as a result of a pre-existing condition
- ✗ Policy excess

✓	Your tournament fees if you are unable to play golf for more than 49 days due to a bodily injury sustained whilst playing golf			
		Wentworth	Gleneagles	Portrush
	Monthly	£150	£250	£500
	Annually	£100	£200	£400
✓	The cost of a round of drinks after you score a hole-in-one during a competition			
		Wentworth	Gleneagles	Portrush
	Monthly	£150	£250	£500
	Annually	£100	£200	£400
✓	Property accidentally damaged by your golf ball			
		Wentworth	Gleneagles	Portrush
	Monthly	£1,250	£2,500	£5,000
	Annually	£1,000	£2,000	£4,000
✓	Your legal liability to others for compensation and costs arising from your ownership or use of your golf equipment			
		Wentworth	Gleneagles	Portrush
	Monthly	£1.25m	£1.75m	£2m
	Annually	£1m	£1.5m	£1.75m
✓	Death, total permanent disablement, loss of hearing, sight, or limbs as a result of bodily injury sustained whilst playing golf			
		Wentworth	Gleneagles	Portrush
	Monthly	£11,000	£17,500	£22,000
	Annually	£10,000	£15,000	£20,000
✓	Bodily injury resulting in temporary disablement and/or injury to your mouth and/or teeth whilst playing golf			
		Wentworth	Gleneagles	Portrush
	Monthly	£150/4 wks	£250/4 wks	£500/4 wks
	Annually	£100/4 wks	£200/4 wks	£400/4 wks

Optional Benefits

What is insured?

✓	Gadget and mobile phone: lost, stolen accidentally damaged or damaged by contact with liquid			
		Wentworth	Gleneagles	Portrush
	Monthly	£500 (two gadgets / one phone taken together - within 365 days)		
	Annually			
✓	Loss, theft, or accidental damage to golf clothes whilst playing golf (two claims - within 365 days)			
		Wentworth	Gleneagles	Portrush
	Monthly	£750 (£250 single item limit)		
	Annually			
✓	New for old for life			
		Wentworth	Gleneagles	Portrush

What is not insured?

- ✗ Any claims where the security requirements have not been complied with
- ✗ Any gadget or mobile phone more than three years old when cover begins.
- ✗ Any form of cosmetic damage
- ✗ Theft by person(s) to whom the gadget or mobile phone was entrusted
- ✗ Policy excess

Monthly

Annually

the useful life of your golf equipment

Family cover

three family members

- ✓ Loss, theft, or accidental damage anywhere in the world (extended)

	Wentworth	Gleneagles	Portrush
Monthly	120 days	120 days	120 days
Annually			

- ✓ Your legal liability to others for compensation and costs arising from your ownership or use of your golf equipment (extended)

	Wentworth	Gleneagles	Portrush
Monthly	£5m	£5m	£5m
Annually			

- ✓ Death, total permanent disablement, loss of hearing, sight, or limbs as a result of bodily injury sustained whilst playing golf (extended)

	Wentworth	Gleneagles	Portrush
Monthly	£50,000	£50,000	£50,000
Annually			



Are there any restrictions on cover?

- ! Losses which are not expressly covered by the terms and conditions.
- ! Business use, hiring or lending out unless specifically endorsed in your policy schedule.
- ! Claims that are wholly or partially false, exaggerated, or fraudulent and/or claims that are directly or indirectly connected with, or arise from, a malicious, wilful, or criminal act or omission by: you or someone acting on your behalf; or someone caring for or in control of your insured items; or a member of your family, or someone who lives with you whether as a cohabitee, tenant or on any other basis; or your agents, employees, licensees, guests; and/or any other person who is in a contractual relationship with you.



Where am I covered?

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



What are my obligations?

You must tell us about every event, fact, or occurrence that might influence our decision to enter into or renew this contract of insurance; and, if so, on what terms. If you have something of this kind to tell us about, you must do so in good time before we enter into or renew this contract. If you are in any doubt about whether a fact is material, you should disclose it.

On discovering any event giving rise or likely to give rise to a claim under the policy, you must notify us immediately giving full details. It is your responsibility to ensure that all the information submitted is correct.



When and how do I pay?

You can pay your premium yearly (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 in your policy schedule and ends at the conclusion of the policy duration (as stated in your policy schedule and defined in your policy wording).



How do I cancel the contract?

You can cancel at any time by notifying our customer contact team. We may make an administration charge for cancellation.

Yearly policy duration - we will refund the part of your yearly premium which applies to the remaining policy duration (as long as you have not made a claim or no claim has been made against you).

Lunar or calendar monthly policy duration - we will not collect any further lunar or calendar monthly premiums.