

STATEMENT OF DEMANDS AND NEEDS

This product meets the demands and needs of those who wish to protect their golf equipment.

SIGNIFICANT FEATURES AND BENEFITS

SECTION 1 - LOSS, THEFT OR ACCIDENTAL DAMAGE

Loss, theft or accidental damage occurring anywhere in the UK.

SECTION 2 - NEW FOR OLD

Replacement of your golf equipment with new of the same make or model if it is lost, stolen or accidentally damaged.

SECTION 3 - UNATTENDED VEHICLE

Loss, theft or accidental damage whilst in an unattended vehicle.

SECTION 4 - WORLDWIDE COVER

Loss, theft or accidental damage occurring outside of the United Kingdom, Channel Islands and Isle of Man.

SECTION 5 - PERSONAL BELONGINGS

Loss, theft or accidental damage whilst you are playing or practising golf at a golfing venue.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

EXCLUSIONS APPLYING TO SECTIONS 1 TO 5

Any claim where the security requirements in the Appendix 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.

New for old for personal belongings

Any amount over £100 for any single item of personal belongings.

Any form of cosmetic damage.

Theft when the golf equipment is loaned or hired out by you to any person other than a member of your immediate family.

Theft unless involving forcible and violent entry and you have complied with the security requirements.

Theft unless (i) you have reported the theft to the nearest police authority as quickly as possible, preferably within 24 hours of discovery (ii) you have obtained a police crime reference number and details of the police station the crime was reported to (iii) you did everything you reasonably could to recover the stolen property.

Theft by a person or persons to whom the golf equipment or personal belongings were entrusted.

Loss or damage that is not at a known place or that cannot be identified as occurring within a definite 24-hour period.

The excess as shown in your policy schedule.

SECTION 6 - REPLACEMENT HIRE

Replacement golf equipment whilst yours is being repaired or replaced.

Costs incurred where a claim for loss, theft or accidental damage under Sections 1 - 5 is declined.

Costs not supported by a receipt/invoice showing full details of the costs incurred.

The excess as shown in your policy schedule.

SECTION 7 - CLUB MEMBERSHIP FEES

If you are unable to play or practise golf for more than 49 days due to illness or bodily injury sustained whilst playing or practising golf at a golfing venue.

SECTION 8 - TOURNAMENT FEES

If you are unable to play in a tournament due to illness or bodily injury sustained whilst playing or practising golf at a golfing venue.

EXCLUSIONS APPLYING TO SECTIONS 7 AND 8

Any claim arising from an illness if you are aged 75 years or over.

Any claim arising as a result of pre-existing condition.

The proportion of joint membership or tournament fees that do not relate directly to you.

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

The excess as shown in your policy schedule.

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SECTION 9 - HOLE-IN-ONE

The customary round of drinks after you score a hole-in-one during a competition round at a golfing venue.

The excess as shown in your policy schedule.

SECTION 10 - ACCIDENTAL PROPERTY DAMAGE

Property accidentally damaged 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.

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.

The excess as shown in your policy schedule.

SECTION 11 - PUBLIC LIABILITY

Your legal liability for death or bodily injury, loss or damage to property caused by or through your ownership or use of your golf equipment.

Death or bodily injury, loss or damage to property: you, any person handling the item with your permission or consent, any members of your household or immediate family, agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship, guest, employer or any person with whom you have a contractual or business relationship.

The excess as shown in your policy schedule.

SECTION 12 - PERSONAL ACCIDENT

Bodily injury sustained whilst playing or practising golf at a golfing venue resulting in your death, total permanent disablement, loss of hearing, sight or limbs.

EXCLUSIONS APPLYING TO SECTIONS 12 - 14

Any claim in relation to death which is not supported by a death certificate.

Any claim arising as a result of a pre-existing condition.

The excess as shown in your policy schedule.

SECTION 13 - TEMPORARY DISABLEMENT

Bodily injury sustained whilst playing or practising golf at a golfing venue resulting in your temporary disablement.

SECTION 14 - DENTAL TREATMENT

Bodily Injury to your mouth and/or teeth whilst playing or practising golf at a golfing venue.

ELECTIVE BENEFITS

SECTION 15 - GADGETS AND MOBILE PHONES

Gadgets (restricted to 2 claims every 365 days)

If, you lose your gadget or it is stolen, or if it is accidentally damaged or damaged by coming into contact with liquid, you may claim for the gadget and any accessories.

Mobile Phones (restricted to 1 claim every 365 days)

If, you lose your mobile phone or it is stolen, or if it is accidentally damaged or damaged by coming into contact with liquid, you may claim for the mobile phone and any accessories.

Any claim where the security requirements in the Appendix have not been complied with.

Any gadget or mobile phone more than 3 years old when cover begins.

Any claim where the gadget or mobile phone is left unattended.

Any claim where you cannot provide proof of purchase including the date the product was purchased / date contract started, be in your name and have the serial / IMEI number.

Any form of cosmetic damage.

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Theft (unexplained or otherwise) unless:

- involving forcible and violent entry
- you reported it to your network provider and the police within 24 hours
- you obtained a crime reference number
- you did everything you reasonably could to recover the stolen property

Theft when the gadget or mobile phone is loaned or hired out by you to any person other than a member of your immediate family.

Theft by a person or persons to whom the gadget or mobile phone was entrusted.

Loss or damage that is not at a known place or that cannot be identified as occurring within a definite 24-hour period.

The excess as shown in your policy schedule.

SECTION 16 - GOLF CLOTHES

Loss, theft or accidental damage whilst playing or practising golf or travelling to or from a golfing venue.

(restricted to 2 claims every 365 days)

Any claim where the security requirements in the Appendix have not been complied with.

Any amount over £250 for any single item of golf clothes.

Any form of cosmetic damage.

Theft when the golf clothes are loaned or hired out by you to any person other than a member of your immediate family.

Theft unless involving forcible and violent entry and you have complied with the security requirements.

Theft unless (i) you have reported the theft to the nearest police authority as quickly as possible, preferably within 24 hours of discovery (ii) you have obtained a police crime reference number and details of the police station the crime was reported to (iii) you did everything you reasonably could to recover the stolen property.

Theft by a person or persons to whom the golf clothes were entrusted.

Loss or damage that is not at a known place or that cannot be identified as occurring within a definite 24-hour period.

The excess as shown in your policy schedule.

SECTION 17 - NEW FOR OLD FOR LIFE

New for Old cover is extended for the useful life of your golf equipment.

Any amount shown in your policy schedule for New for Old cover.

SECTION 18 - FAMILY MEMBER COVER

Cover in Sections 1 to 5 is extended to any family member.

Exclusions applying to Sections 1 to 5.

SECTION 19 - EXTENDED WORLDWIDE COVER

Worldwide Cover is extended.

Any amount shown in your policy schedule for Worldwide Cover.

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SECTION 20 - EXTENDED PUBLIC LIABILITY

Public Liability is extended.

Any amount shown in your policy schedule for Public Liability.

SECTION 21 - EXTENDED PERSONAL ACCIDENT

Personal Accident is extended.

Any amount shown in your policy schedule for Personal Accident.

SECTION 22 - PREMIUM WAIVER

In the event of your hospitalisation, accidental bodily injury, death or unemployment, we will waive your insurance policy premium.

If you are unable to work but receive your normal wages or salary.

Voluntary unemployment.

If you were on notice of the potential for unemployment prior to commencing this cover.

SECTION 23 - LEGAL HELPLINE

Telephone legal advice concerning your ownership or use of your golfing equipment.

Any commercial legal problems.

Consideration of any documentation or correspondence pertaining to your dispute.

Undertaking litigation.

GENERAL CONDITIONS

You must take all reasonable precautions to prevent loss, damage or accidents and maintain any property covered under the policy in a sound and roadworthy condition.

Where you maliciously and / or recklessly fail to disclose a material fact at policy inception, review or when making a claim we may (i) reject your claim (ii) endorse your policy (iii) void your policy and/or (iv) retain your premium.

You must notify us as soon as possible of any change in circumstances relevant to this policy, including changes to the storage location. Failure to do so may invalidate your policy. We reserve the right to alter the terms of your policy immediately after we are notified of such changes.

We are liable only if we have received the correct premium before the start of each policy term.

This insurance will stop covering any item as soon as you sell it or part with any interest in it, whether temporary or permanently.

CONDITIONS OF SETTLING CLAIMS

All losses must be substantiated by proof of purchase. You must provide valuations, reports, information etc. at your own expense if we request them.

GENERAL EXCLUSIONS

Any losses which are not expressly covered by the terms and conditions of this policy.

Any claim made, or any event causing the need for a claim to be made, that occurs before your policy began.

We will not pay a claim that is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act by (a) you or someone acting on your behalf; or (b) someone caring for or in control of your Item; or (c) one of your family, relations, agents, employees, licensees, paying guest, someone living with you or any other person in a contractual relationship with you.

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.