



Golf Care
HOLE IN ONE
PRIZE INSURANCE



Insurance Booklet

Thank you for choosing Golf Care.

Golf Care is a trading name of Ripe Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority. We have tried to make this document easy to read. However, we have still had to use some words that have a special meaning these are listed and explained in 'definitions'. From now on wherever a word with a definition is used it will be printed in bold type.

The next few pages give You a summary of the main **Policy** benefits and terms and conditions, known as the **Policy Summary** (KeyFacts®) therefore does not contain the full terms which can be found further in this insurance booklet.



GOLF CARE HOLE-IN-ONE PRIZE SUMMARY

NAME OF THE UNDERWRITER

Accelerate Underwriting Ltd on behalf of Royal & Sun Alliance Insurance PLC.

TYPE OF INSURANCE AND COVER

This Insurance can provide cover for the following. Please refer to Your **Insurance Schedule** for details of the cover applicable to You as the insured person:

Section 1. Hole In One

STANDARD FEATURES AND BENEFITS

| Section | Significant Features & Benefits | Significant or Unusual Exclusions or Limitations |
|------------------------------|---|--|
| Section 1 Prize Indemnity | <ul style="list-style-type: none"> Provides indemnity for the achievement of a Hole-in-One up to the sum insured and whilst at the Event Location on the Event Date defined in your Insurance Schedule. | <ul style="list-style-type: none"> Please see 'What is not covered' in the Policy wording. Cover applies only whilst playing golf at the specified Event Location. Cover is only available to individuals who are non-professional golfers and resident in the United Kingdom. The Event must be operated with a designated Witness. Any incident not notified within 48 hours |

PERIOD OF INSURANCE

The period of insurance as stated within Your **Insurance Schedule**.

YOUR RIGHT TO CANCEL

If You decide that for any reason, this **Policy** does not meet Your insurance needs then please return it to Golf Care within 14 days of issue. On condition that no claims have been made or are pending or the request is not made on or after the **Event Date** a full refund will be available.

Thereafter You may cancel the **Policy** at any time by informing Golf Care however no refund of premium will be payable.

OUR RIGHT TO CANCEL

We may at any time cancel any insurance document by sending 14 days notice to You at Your last known address. Provided the premium has been paid in full You shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

MAKING A CLAIM

Should You wish to make a claim or report an incident that could give rise to a claim under this insurance please contact:

- Telephone: +44 (0)800 112 4069
- Post: Golf Care Claims Department, Davies Group, PO BOX 2801, Hanley, Stoke on Trent, ST4 5DN
- Email: newclaim.golfcare@davies-group.com

OUR COMPLAINTS PROCEDURE

We are proud of the service that **We** provide and of **Our** careful selection of intermediaries **We** trust to service the **Policy**. Occasionally, things may go wrong and if this happens **We** have a procedure in place to fully investigate Your complaint and where appropriate, to make changes to prevent a recurrence.

- If You are unhappy with any element of the cover **We** provide or any aspect of **Our** service or have a cause for complaint, please, in the first instance, contact Golf Care.
- If You still have cause for complaint then contact The Managing Director, Accelerate Underwriting Limited, 3rd Floor, News Building, 3 London Bridge Street, London, SE1 9SG.
- If In the unlikely event that Your concerns have not been resolved, Your complaint will be referred to **Our** customer relations team who will arrange for an investigation on behalf of **Our** Chief Executive. Their contact details are as follows: RSA Customer Relations Team, P O Box 255, Wyndham, NR18 8DP or email crt.halifax@uk.rsagroup.com
- Complaints that still cannot be resolved may be referred to the Financial Ombudsmen Service: Financial Ombudsmen Service, Exchange Tower, Harbour, Exchange Square, London, E14 9SR.

YOUR RIGHTS

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

COMPENSATION

We are covered by the FSCS. If **We** are unable to meet **Our** financial obligations You may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the Claim.

For this type of insurance 90% of Your Claim is covered, without any upper limit. Further information about compensation scheme arrangements is available at www.fscs.org.uk, and on 020 7741 4100, or 0800 678 1100.



GOLF CARE HOLE-IN-ONE INSURANCE

Effected with Accelerate Underwriting Ltd on behalf of Royal & Sun Alliance Insurance PLC by Ripe Insurance Services Limited, The Royals, Altrincham Road, Manchester M22 4BJ.

If the Insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this **Policy** shall become void and all claim hereunder shall be forfeited.

INTRODUCTION

This part of the document provides details of Your **Policy** and the terms and conditions that apply. The **Policy** is a legal contract between You and **Us**. The **Policy** wording and schedule make one document and must be read together. Please keep them together.

The contract is based on the information You gave **Us** when You applied for the insurance.

Your **Policy** is in two parts – this **Policy** wording and the **Insurance Schedule**

| POLICY | SCHEDULE |
|---|--|
| <ul style="list-style-type: none">• Exactly what is covered and what isn't• How to make a claim and how We will settle that claim• Our obligations to You• The terms and conditions You must comply with | <ul style="list-style-type: none">• The sections of the Policy that apply to You and the dates from which cover is in force• The various limits and sums insured that apply to Your cover• Any special terms that apply to Your Policy• Your Premium• Your Policy number |

Our part of the contract is that **We** will provide the cover set out in this **Policy** wording:

- for those sections which are shown on Your **Insurance Schedule**;
- for the insurance period set out on the same **Insurance Schedule**.

Your part of the contract is:

- You must pay the Premium as shown on Your schedule for each insurance period;
- You must comply with all the terms and conditions set out in this **Policy**.

If You do not meet Your part of the contract, **We** may turn down a Claim, increase the Premium or You may find that You do not have any cover.



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IMPORTANT FEATURES:

- **Insurance Booklet:** You should read this document carefully in conjunction with the **Insurance Schedule**. It gives details of what is and is not covered by the Insurance and the Conditions and Exclusions of the cover.
- **Conditions and Exclusions:** Exclusions and Conditions will apply to the whole policy.
- **Reasonable Care:** You are required to take all reasonable care to protect yourself and Your Property and to act as though You are not insured.
- **Complaints:** This insurance includes a complaints procedure which tells You what steps You can take if You wish to make a complaint.
- **'Cooling Off' Period:** This Insurance Booklet contains a 'cooling off' period as detailed in 'Your right to cancel'.

This Insurance is governed by the English law, unless You and **We** have agreed otherwise. If You would like more information, You should ask the person providing the insurance, particularly if You feel the insurance may not meet Your needs.

PLEASE READ THESE FEATURES, YOUR INSURANCE SCHEDULE AND THE WHOLE OF THIS DOCUMENT CAREFULLY. If the insurance does not meet Your requirements please return it within 14 days from receipt of documentation.

Please note that this Insurance is only available to individuals who are non-professional golfers and resident in the **United Kingdom**.



HOW TO MAKE A CLAIM

All claims must be notified to the Davies Group within 48 hours of occurrence.

Within 30 days of notifying the Davies Group, You shall supply, at Your own expense, full details of the claim in writing together with any supporting information, and proofs which **We** may reasonably require.

Do not negotiate, pay or settle, admit or deny any claim without **Our** written permission.

- **Telephone: +44 (0)800 112 4069**
- Post: Golf Care Claims Department, Davies Group, PO BOX 2801, Hanley, Stoke on Trent, ST4 5DN
- Email: newclaim.golfcare@davies-group.com



DEFINITIONS

This part of the **Policy** sets out the words which have a special meaning. Each word is listed with the meaning explained below and is printed in Bold Type whenever it appears in the **Policy**, **Insurance Schedule** and endorsements.

Event

Shall mean the event stated in the **Insurance Schedule**.

Event Date

Shall mean the dates stated in the **Insurance Schedule**.

Event Location

Shall mean the location stated in the **Insurance Schedule**.

Insurance Schedule

The insurance schedule issued to You including any endorsements.

Policy

The policy wording (along with the **Insurance Schedule**) which forms part of the legal contract between You and **Us**.

United Kingdom (UK)

England, Scotland, Wales, The Channel Islands, Isle of Man and Northern Ireland.

We/Us/Our/Insurer

Royal & Sun Alliance Insurance PLC, St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL

Witness

Shall be non-participants in the **Event**, age 21 or over, of good moral character, appointed by the insured (or in the absence of the insured being present at the **Event**, by the participating group in the **Event** with the prior approval of the insured) and accepted and stated on the **Insurance Schedule**.

You/Your

The insured person/persons named on the **Insurance Schedule** who is a **United Kingdom** resident.



SECTION 1 – PRIZE INDEMNITY

WHAT IS COVERED:

1. We agree to pay up to the sum insured, in the event of a hole in one, on the **Event Date** and at the **Event Location** and hole(s) as specified in the **Insurance Schedule**.
2. Where stated in the **Policy Schedule**, the sum insured will be reinstated automatically to its original amount for each and every hole-in-one covered,

CONDITIONS:

1. The hole shall be supervised by a **Witness** at all times during the **Event**.
2. Only the equipment/ball defined in The Royal & Ancient Golf Club of St Andrews of Scotland (R&A) rule book may be used to participate in the hole-in-one **Event(s)**.
3. The hole will be measured from teeing ground to the centre of the green, and shall be not less than the specified yardage in the **Insurance Schedule**.
4. Only one shot per player at the stipulated hole is permitted. The number of shots for the whole event is nominated in the **Insurance Schedule**. No practice shots are permitted.
5. An insured hole-in-one can only be achieved by an officially registered competitor for the insured **Event**.
6. The insured may designate as many holes as desired, the premium will be set accordingly. Only one pre-designated hole may be used for each designated green. On a nine-hole course, it will be conclusively presumed a golfer is competing for the prize the first time he plays the hole, unless otherwise established to Golf Care's satisfaction.
7. In the event of a hole-in-one being achieved, the competitor shall not remove the ball from the hole. The witness shall remove the ball, and allow the ball to be retained for inspection.
8. Any changes in **Event** data requires notification to and acceptance by Golf Care at least 1 working day prior to the start of the **Event**.

WHAT IS NOT COVERED:

1. Any claim where the **Event** is not played in accordance with the rules of golf, as approved by R&A.
2. Any act of fraud or dishonesty by You or anyone acting on Your behalf.
3. War, invasion, acts of foreign enemies, hostilities (whether or not War has been declared), civil War, rebellion, revolution, insurrection, military or usurped power.
4. Any actual or threatened act of any person acting individually or on behalf of or in connection with any organization with activities directed towards the overthrowing or influencing of any government de jure or de facto, and/or any actual or threatened act of any person acting individually or on behalf of or in connection with any organization with activities directed towards influencing the general public or any part thereof. In any action, suit or other proceedings where **We** allege that by reason of the exclusion any loss is not covered by this insurance the burden of proving that such loss is covered shall be upon You.
5. Any claims directly or indirectly caused by or contributed to by:
 - a. ionising radiation or radioactive contamination from any nuclear fuel, or from any nuclear waste from burning nuclear fuel or
 - b. any radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.
6. Pressure waves from aircraft or other aerial devices travelling at supersonic speeds.
7. Claims arising out of, relating directly or indirectly from or in consequence of or in any way involving reckless disregard and/or wilful breach of duty of any kind.
8. Any claims brought against the You in any country or jurisdiction outside of the **United Kingdom**.
9. Any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

CLAIMS CONDITIONS:

1. CLAIM(S) NOTIFICATION

An immediate telephone call must be reported by the insured or the successful competitor(s) to Davies group, or no later than 48 hours after the **Event** has taken place.

2. PROOF OF CLAIM(S)

The Insured will provide the following documentation to Davies Group as proof of the hole-in-one claim(s).

- a. Statement(s) from the successful competitor, **Witness(es)** or the resident professional golfer to Davies Group who will furnish the claim form.
- b. The original scorecard of the successful competitor(s).
- c. The pairing sheet of the **Event**, clearly documenting the name(s), the address(es) & phone number(s) of the competitor(s), their amateur or professional status.

3. INVESTIGATION

Upon receipt of a claim(s), Davies Group may conduct an investigation requiring the Insured to produce the **Witness(es)**, the competitor(s) and/or resident pro, if in the sole opinion of Davies Group such an investigation is warranted by the facts.

4. DISPUTED CLAIM(S)

The insured indicated on the **Insurance Schedule** agrees that any dispute hereunder which results in litigation shall be resolved solely and exclusively in an appropriate court in England & Wales. The Insured by executing this application agrees that it is subject to the personal jurisdiction of that court and to that venue as the exclusive one for resolution of disputed claims. In the event a dispute cannot be resolved between the Insured and Golf Care necessitating a final decision, the prevailing party is entitled to recover reasonable legal fees relative to the time expended by counsel.

5. AMATEUR STATUS

Should a winning golfer choose not to accept the prize with respect to his/her amateur status the insured will make an equivalent donation to a charity of the winning golfer's choice.



IMPORTANT INFORMATION

YOUR RIGHT TO CANCEL:

If You decide that for any reason, this **Policy** does not meet Your insurance needs then please return it to Golf Care within 14 days of issue. On condition that no claims have been made or are pending or the request is not made on or after the **Event Date** a full refund will be available.

Thereafter You may cancel the **Policy** at any time by informing Golf Care however no refund of premium will be payable.

OUR RIGHT TO CANCEL:

We may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address. Valid reasons may include but are not limited to:

1. Fraud
2. Non-payment of premium
3. Threatening and abusive behaviour
4. Non-compliance with **Policy** terms and conditions

Provided the premium has been paid in full You will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

GOVERNING LAW

Unless some other law is agreed in writing, this **Policy** is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the UK in which Your main residence is situated.

DATA PROTECTION ACT 1998

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.



COMPLAINTS

OUR COMMITMENT TO CUSTOMER SERVICE

We are committed to going the extra mile for **Our** customers. If You believe that **We** have not delivered the service You expected, **We** want to hear from You so that **We** can try to put things right. **We** take all complaints seriously and following the steps below will help **Us** understand Your concerns and give You a fair response. If You are unhappy with any element of the cover **We** provide or any aspect of **Our** service or have a cause for complaint, please, in the first instance, contact Golf Care

Step 1

If You have cause for complaint then contact:

- The Managing Director, Accelerate Underwriting Limited, 3rd Floor, News Building, 3 London Bridge Street, London, SE1 9SG

A full copy of Accelerate Underwriting Ltd complaints procedure will be issued to You when Accelerate provide a written acknowledgment of Your complaint.

Step 2

In the unlikely event that Your concerns have not been resolved, Your complaint will be referred to **Our** Customer Relations Team who will arrange for an investigation on behalf of **Our** Chief Executive. Their contact details are as follows:

- Post: RSA Customer Relations Team, P O Box 255, Wyomondham, NR18 8DP
- Email: crt.halifax@uk.rsagroup.com

OUR PROMISE TO YOU

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep You informed of progress
- Do everything possible to resolve Your complaint
- Use the information from Your complaint to proactively improve **Our** service in the future.

Once **We** have reviewed Your complaint **We** will issue **Our** final decision in writing within 8 weeks of the date **We** received Your complaint.

IF YOU ARE STILL NOT HAPPY

If You are still unhappy after **Our** review, or You have not received a written offer of resolution within 8 weeks of the date **We** received Your complaint, You may be eligible to refer Your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

- Post: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR
- Telephone: 0800 0234567 (for landline users) and 0300 1239123 (for mobile users)
- Email: complaint.info@financial-ombudsman.org.uk
- Website: www.financial-ombudsman.org.uk

You have six months from the date of **Our** final response to refer Your complaints to the FOS. This does not affect Your right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.

THANK YOU FOR YOUR FEEDBACK

We value Your feedback and at the heart of **Our** brand **We** remain dedicated to treating **Our** customers as individuals and giving them the best possible service at all times. If **We** have fallen short of this promise, **We** apologise and aim to do everything possible to put things right.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the FSCS. If **We** are unable to meet **Our** financial obligations You may be entitled to Compensation from the scheme, depending on the type of insurance and the circumstances of the Claim.

For this type of insurance 90% of Your Claim is covered, without any upper limit. Further information about Compensation scheme arrangements is available at www.fscs.org.uk, and on 020 7741 4100, or 0800 678 1100.

Accelerate Underwriting Limited is an Appointed Representative of Resolution Underwriting Partnership Limited, which are authorised and regulated by the Financial Conduct Authority (FRN 308113) in respect of general insurance business and is registered in England No. 05104119. Registered Office: Number One, 1 Vicarage Lane, Stratford, London, E15

Calls may be monitored and recorded for quality assurance purposes.



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email: admin@golfcare.co.uk

www.golfcare.co.uk/hio

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