

Golf Care[®]

SPECIALIST GOLF INSURANCE

ripe
insurance



Insurance Booklet

www.golfcare.co.uk

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®) and therefore does not contain the full terms which can be found further in this insurance booklet.

GOLF CARE 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 - Personal Liability
- Section 2 - Third Party Property Damage
- Section 3 - Golf Equipment
- Section 4 - Equipment Hire
- Section 5 - Personal Accident
- Section 6 - Dental Treatment
- Section 7 - Hospitalisation
- Section 8 - Loss of Club Subscription
- Section 9 - 'Hole In One'

STANDARD FEATURES AND BENEFITS

Section	Significant Features & Benefits	Significant or Unusual Exclusions or Limitations
Section 1 Personal Liability	<ul style="list-style-type: none"> • Indemnity for third party Bodily Injury and third party property damage up to the limit defined in Your Insurance Schedule • Legal advisors fees and court costs involved in defending any claims against the Insured 	<ul style="list-style-type: none"> • Please see 'What is not covered' in the policy wording • Bodily Injury to Your employees or members of Your immediate family • Liability arising out of the use, ownership, or possessions of Vehicles, aircraft or watercraft, other than motorised golf buggies
Section 2 Third Party Property Damage	<ul style="list-style-type: none"> • Indemnity for accidental third party property damage up to the limit defined in Your Insurance Schedule • Legal advisors fees and court costs involved in defending any claims against the Insured 	<ul style="list-style-type: none"> • Please see 'What is not covered' in the policy wording • Bodily Injury to any persons • Liability arising out of the use, ownership, or possessions of Vehicles, aircraft or watercraft, other than motorised golf buggies

Section	Significant Features & Benefits	Significant or Unusual Exclusions or Limitations
Section 3 Golf Equipment	<ul style="list-style-type: none"> Provides cover for theft, loss and damage to Golf Equipment up to the limit defined in Your Insurance Schedule 	<ul style="list-style-type: none"> Please see 'What is not covered' in the policy wording Any loss, theft or damage which occurs outside of the Operative Time Losses from Your place of work, education or Residence or in a parked Vehicle at these locations unless 24 hour cover is included and noted on Your Insurance Schedule Theft from a Vehicle unless the Vehicle is fully secured and equipment is kept out of sight either in locked boot or covered luggage area and such theft is verified by a Police report Theft from Vehicles left unattended at any time between the hours of 10pm and 8am unless 24 hour cover is selected and noted on Your Insurance Schedule Theft from any premises unless such theft shows evidence of forcible and violent entry to the premises Theft of Golf Equipment when left unattended in the open than in the course of Playing Golf Wear and tear, manufacturing fault or inherent defect Single article limits may apply and will be detailed in the Insurance Schedule Any Excess detailed in the Insurance Schedule
Section 4 Equipment Hire	<ul style="list-style-type: none"> Provides indemnity for hire of Golf Equipment following a loss under Section 3 up to the limit defined in Your Insurance Schedule 	<ul style="list-style-type: none"> Please see 'What is not covered' in the policy wording Any claims where there is not a valid claim under Section 3 - Golf Equipment. Any claim where evidence of hire cannot be obtained this must be one or more of the following: <ul style="list-style-type: none"> Original sales purchase receipt Bank or credit card statement
Section 5 Personal Accident	<ul style="list-style-type: none"> Provides cover for accidental death, loss of limbs, permanent loss of sight, partial loss of sight and permanent total disability up to the limit defined in Your Insurance Schedule 	<ul style="list-style-type: none"> Please see 'What is not covered' in the policy wording Any bodily injury unless as a result of Playing Golf Reduced benefits apply to persons aged under 18 and over 80 Any pre-existing defect, infirmity, sickness or disease at the time of the Accident
Section 6 Dental Treatment	<ul style="list-style-type: none"> Provides cover in respect of accidental dental injury up to the limit defined in Your Insurance Schedule 	<ul style="list-style-type: none"> Please see 'What is not covered' in the policy wording Any bodily injury unless as a result of Playing Golf Any Excess detailed in the Insurance Schedule
Section 7 Hospitalisation	<ul style="list-style-type: none"> Provides a benefit in respect of hospitalisation up to the limit defined in Your Insurance Schedule 	<ul style="list-style-type: none"> Please see 'What is not covered' in the policy wording Any bodily injury unless as a result of Playing Golf Any Excess detailed in the Insurance Schedule
Section 8 Loss of Club Subscription	<ul style="list-style-type: none"> Provides reimbursement of unused golf club subscription up to the limit defined in Your Insurance Schedule 	<ul style="list-style-type: none"> Please see 'What is not covered' in the policy wording Any claims following a bodily injury unless as a result of Playing Golf Any Excess detailed in the Insurance Schedule Any pre-existing defect, infirmity, sickness or disease at the time of the Accident
Section 9 Hole in One	<ul style="list-style-type: none"> Provides indemnity for celebratory club house beverage expenses in the event of a hole in one whilst playing a club competition up to the limit defined in Your Insurance Schedule 	<ul style="list-style-type: none"> Claim must arise during 18 hole medal or club competitions which conforms with the rules and regulations laid down by the international amateur golfers association

PERIOD OF INSURANCE

The **Period of Insurance** as stated in **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 a full refund will be available.

There after **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 the 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** are still unhappy after the Golf Care review:
 - To complain about a claim - please contact Davies Managed System Limited, PO BOX 2801, Hanley, Stoke on Trent, ST4 5DN
 - For any other complaint - please contact The Managing Director, Accelerate Underwriting Limited, 3rd Floor, 153 Fenchurch Street, London, EC3M 6BB
- 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 POLICY WORDING

Effected with Accelerate Underwriting Ltd on behalf of Royal & Sun Alliance 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.

We must draw **Your** attention to a number of important features of this Insurance:

- 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 **Insurance 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 Insurance 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:** Conditions and exclusions will apply to individual sections of the Insurance while general exclusions and conditions will apply to the whole Insurance
- **Limits:** All sections have limits on the amount **We** will pay under that section. Some sections also include inner limits for example for one item
- **Excesses:** Claims under certain sections will be subject to an **Excess**. Where there is an **Excess**, **You** will be responsible for paying the first part of a claim
- **Reasonable Care:** **You** are required to take all reasonable care to protect yourself and **Your Golf Equipment** 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'

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**.

CLAIMS

HOW TO MAKE A CLAIM

If an event giving rise to a claim under this Insurance occurs **You** shall:

1. Notify Davies Group as stated in 'How to make a claim' as follows:
 - a. Section(s) 1-8 - within 30 days of the date of the incident occurring
 - b. Section 9 - within 28 days of the date of achievement
 - c. Within 7 days of the date of loss for any claim in respect of riot, civil commotion, strikers or locked out workers.

Give details of **Your** claim by either:

- **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

No claim shall be payable unless the terms of this condition have been complied with.

CLAIMS CONTROL

1. If an event giving rise to a claim under this Insurance occurs **You** shall:
 - a. take immediate action to minimise the loss, destruction, damage, injury, illness or disease
 - b. pass every letter claim writ summons and process to **Us** immediately upon receipt
2. **We** shall have sole control of all claims procedures and settlements.
3. No admission, offer, promise, payment, or indemnity shall be made or given by **You** or on **Your** behalf without **Our** written consent.
4. On the happening of an event which gives rise to a claim **We** or any person authorised by **Us** may without thereby incurring any liability or diminishing any of **Our** rights under this insurance enter, take or keep possession of the premises where the event occurred and may take possession of or require to be delivered to them any property insured and deal with such property for all reasonable purpose and in any manner.
5. If **You** or anyone acting on **Your** behalf does not comply with **Our** requirements or hinders or obstructs **Us** in carrying out any of the above mentioned acts then all benefit under this insurance shall be forfeited.
6. No property may be abandoned to **Us** whether taken possession by them or not.
7. **We** may at any time at **Our** sole discretion pay to **You** the maximum sum payable hereunder or any lesser sums for which any claim or claims can be settled. **We** shall not be under any further liability except for payment of costs and expenses which may have been incurred prior to such payment provided that in the event of a claim or series of claims resulting in **Your** liability to pay a sum in **Excess** of the Sum Insured or Limit of Indemnity **Our** liability for such costs and expenses shall not exceed an amount being in the same proportion as **Our** payment to **You** bears to the total payment made by **You** or on **Your** behalf in settlement of the claim or claims.

CLAIMS CONDITIONS

These are the claims conditions **You** will need to keep to as **Your** part of this contract. If **You** do not, a claim may be rejected or payment could be reduced. In some circumstances **Your Policy** might be invalid.

1. If an event giving rise to a claim under this Insurance occurs **You** shall:
 - a. ensure the Police are notified in respect of malicious damage &/or theft incidents as soon as reasonably practicable and certainly within 24 hours of discovery. A crime reference number must also be obtained
 - b. provide **Us** with all proofs and information in relation to a claim that **We** may reasonably require together with (if required) a statutory declaration of the truth of the claim and any connected matters
 - c. Where appropriate, in the event of a claim a medical adviser or advisers appointed by **Us** shall be allowed to examine **You** as often as **We** deem it necessary
2. If at the time of any loss, damage or liability arising hereunder there is any other insurance covering the same loss, damage or liability **We** will pay only **Our** rateable proportion.
3. All claims arising under this Insurance shall be governed by the law of England and Wales whose courts alone shall have jurisdiction in any dispute arising hereunder.

4. In the event of claims in respect of Third Party Property Damage:
 - a. **You** shall substantiate that the damage occurred
 - b. The claim shall be presented in the first instance to the third party's own insurers with a request that payment shall be made under any other Insurance which may be in operation. If no such Insurance shall be in force or if such request be refused, **You** must obtain written confirmation of such from the third party and submit it with full information to **Us**
 - c. There is satisfactory evidence of the damage being **Your** responsibility and that settlement shall be considered without legal liability or negligence being proven

IMPORTANT INFORMATION

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. **You** must tell **Us** of any changes to the answers **You** have given as soon as possible. Failure to advise **Us** of a change to **Your** answers may mean that **Your Policy** is invalid and that it does not operate in the event of a claim.

KEEPING US INFORMED

This **Policy** is based on the information **You** have given **Us** about **Your** business. It is important **You** let us know within 30 days of changes that affect what **You** have told **Us**.

If **You** fail to disclose all relevant information or make a misrepresentation, **We** may void the **Policy** or reduce the value of any claim payment.

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 a full refund will be available.

There after **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 the 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.

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.

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.

Accident

An external, sudden, unexpected, unusual specific event occurring at a definable time and place

Bodily Injury

Injury to the body caused by accidental, violent, visible and external means

Excess

The first part or amount **You** will be responsible for paying in the event of a claim

Golf Equipment

Clubs, Balls, Bags, Trolleys, Clothing, GPS Devices, GPS Watches and Accessories (excluding Buggies) specifically designed and purchased for **Playing Golf**. **Golf Equipment** extends to include Baggage, **Personal Possessions** and Trophies up to the limit defined in **Your Insurance Schedule**

Golfing Event

Whilst playing or practicing golf at a recognised **Golfing Venue** or attending a golfing activity as a spectator or guest

Golfing Venue

A recognised **Golfing Venue** which is used for the practice or **Playing Golf**

Hotel Golfing Break

A pre booked period away from **Your Residence** for the primary purpose of **Playing Golf** which includes overnight hotel accommodation, but always within the **Territorial Limits** defined in **Your Insurance Schedule**

Insurance Schedule

Sets out the specific terms and values applicable to the cover and should be read together with the **Policy**

Insurance Valuation

A dated document obtained when no other evidence of purchase is available and must include a full description of **Your Golf Equipment** together with an estimated replacement value per item. The valuation should be undertaken by the original retailer or supplier of the equipment. If this is not possible, then from a recognised **Golf Equipment** supplier.

Indemnity Value

The value of the article immediately prior to the loss or damage

Operative Time

Insurance cover granted hereunder shall apply to **You** for the purpose of **Playing Golf** or attending a **Golfing Event** subject to the following:

1. **Your** cover is operative only during the following times. Losses occurring outside of these times will not be covered.
 - a. From the time **You** leave **Your** normal or temporary **Residence**, place of work or education, whichever the later, to commence **Your** journey to, whilst travelling to, during or travelling from a **Golfing Event**, until returning to **Your** normal or temporary **Residence**, place of work or education after the **Golfing Event**, whichever the earlier, excluding any theft from a **Vehicle** left unattended at any time between the hours of 10 pm and 8 am, but always within the **Territorial Limits** defined in **Your Insurance Schedule**

- b. From the time **You** leave **Your** normal or temporary **Residence**, place of work or education whichever the later, whilst on a **Hotel Golfing Break**, until returning to **Your** normal or temporary **Residence**, place of work or education after the **Hotel Golfing Break**, whichever the earlier
 2. Where the **Territorial Limits** defined in **Your Insurance Schedule** is Europe or Worldwide, the operative time for cover under Sections 3 & 4 only, is deemed to be from the time **You** leave **Your** normal or temporary **Residence**, place of work or education whichever the later, whilst travelling to **Your** overseas destination and accommodation, until returning to **Your** normal or temporary **Residence**, place of work or education after the **Golfing Event**, whichever the earlier
 3. Cover under Section 3 is extended at any time in respect of **Golf Equipment** stored in a securely locked locker at a recognised **Golfing Venue** subject to the locker showing evidence of forcible and violent entry
 4. Cover under Section 3 is further extended at any time in respect of **Golf Equipment** which is subject to Loss or Damage resultant from Fire whilst at a recognised **Golfing Venue**
- Losses occurring outside of this **Operative Time** will not be covered.

Period of Insurance

The period effective as detailed in **Your Insurance Schedule**

Personal Possessions

Clothing, baggage, and articles of personal use, but not including money, credit, debit or store cards which are normally carried away from the home

Playing Golf

Being physically engaged in a continuous round of golf or practice session at a recognised **Golfing Venue**

Policy

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

Residence

Your normal or temporary residence including any outbuildings such as garages, sheds and other storage areas

Territorial Limits

Cover shall only apply within the **Territorial Limits** as defined in **Your Insurance Schedule**

United Kingdom (UK)

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands

Vehicle(s)

Any type of conveyance of goods or personnel, including a caravan or trailer, which is intended to be propelled other than by manual or animal power

We, Us and Our

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

You and Your

The person named in the **Insurance Schedule**

SECTION 1 - PERSONAL LIABILITY

Provides indemnity for third party **Bodily Injury** and third party property damage.

WHAT IS COVERED

We will indemnify **You** up to the limit stated in the **Insurance Schedule** (which is inclusive of all costs and expenses) against legal liability for:

1. **Bodily Injury** to any third parties
2. Damage to property belonging to others arising from an **Accident** occurring during the **Operative Time** within the **Territorial Limits**

WHAT IS NOT COVERED

1. Liability to any of **Your** employees
2. Liability to a member of **Your** immediate family (spouse, children, parents, siblings and their families)
3. Any property belonging to **You** or in **Your** care, custody or control
4. Any wilful, malicious or unlawful act
5. Liability where **You** are entitled to indemnity from another more specific source
6. Any liability arising from a contract or agreement unless **You** would have been liable in the absence of such contract or agreement
7. Punitive, exemplary or aggravated damages
8. Liability arising out of the ownership or use of land or buildings, animals, firearms or weapons
9. Liability directly or indirectly resulting from the pursuit of trade, business or profession
10. Liability arising out of the ownership, possession or use of **Vehicles**, aircraft or watercraft, other than motorised golf buggies
11. Liability arising out of the influence of intoxicating liquor or drugs

SECTION 2 - THIRD PARTY PROPERTY DAMAGE

Provides indemnity for accidental third party property damage.

WHAT IS COVERED

Loss or damage to the property of others that **You** may accidentally cause whilst attending a **Golfing Event** within the **Territorial Limits** up to the limit stated in the **Insurance Schedule**.

WHAT IS NOT COVERED

1. Negligence or any legal liability
2. Any property belonging to **You** or in **Your** care, custody or control
3. Any wilful, malicious or unlawful act
4. Any claims arising out of the ownership or use of land or buildings, animals, firearms or weapons
5. Any claims directly or indirectly resulting from the pursuit of trade, business or profession
6. Any claims arising out of the ownership, possession or use of **Vehicles**, aircraft or watercraft, other than motorised golf buggies
7. Any claims arising out of the influence of intoxicating liquor or drugs

SECTION 3 - GOLF EQUIPMENT

Provides cover for theft, loss or damage to **Golf Equipment**.

WHAT IS COVERED

We agree to pay for repair or replacement, up to the limit stated in your **Insurance Schedule**, of **Golf Equipment** owned by you that has been stolen, lost or sustained accidental damage or malicious damage during the **Operative Time**.

We will pay the cost of replacement as new for the lost or damaged article providing the article was not more than 3 years old at the date of the loss and provided it was purchased new at the time. Proof will be required which can be one of the following:

1. An original sales purchase or till receipt
2. An **Insurance Valuation** undertaken prior to any loss or damage
3. A bank or credit card statement showing evidence of purchase

Where proof cannot be provided or the article was more than 3 years old or was not purchased new at the time, then **We** will deal with the claim on an **Indemnity Value** basis or cost of repair whichever the lesser. Any replacement **Golf Equipment** will be supplied from a preferred supplier approved by **Us**.

If the article is proven to be beyond economical repair, a claim will be dealt with as if the article had been lost.

In the event of a claim in respect of a pair or set of articles **We** shall only be liable in respect of the value of that part of the pair or set which is lost, stolen or damaged.

Single Article Limits:

The following Single Article Limits apply in respect of **Golf Equipment**:

1, 2 or 3 month(s):	£150
Bronze:	£200
Silver:	£200
Gold:	£250
Platinum:	£500

WHAT IS NOT COVERED

1. The amount of the **Excess**
2. Any loss, theft or damage which occurs outside of the **Operative Time**
3. Any loss, theft or damage to equipment which is hired, loaned or entrusted to **You**
4. Any loss from malicious damage &/or theft, not reported to the Police within 24 hours of discovery and a crime reference number obtained
5. Any damage or loss or theft of **Golf Equipment** in transit which has not been:
 - a. reported to the carrier
 - i. a written report obtained or
 - ii. in the case of an airline a property irregularity report will be required
 - b. submitted to the carrier and a refusal to indemnify received
6. Loss or theft of any **Golf Equipment** left unattended unless the loss or theft shows evidence of forcible and violent entry/exit to or from any premises, security controlled club house, changing room or any securely locked locker or other similar place of storage
7. Loss or theft of any **Golf Equipment** left unattended in the open other than in the course of **Playing Golf**
8. Any theft from an unattended **Vehicle** which is parked outside or in close proximity to **Your** normal or temporary place of **Residence** or normal or temporary place of work unless 24 hour cover is selected
9. Any theft from an unattended **Vehicle** unless the **Golf Equipment** is kept out of sight in a locked boot or a covered luggage area, all the **Vehicle's** security devices are fully armed and verified by a Police Report
10. Any theft from **Vehicles** left unattended at any time between the hours of 10 pm and 8 am, unless **You** are on a **Hotel Golfing Break** and **Your Vehicle** is parked within the Hotel's car parking area or 24 hours cover is selected
11. Business samples, goods, tools of trade
12. **Golf Equipment** more specifically insured elsewhere
13. Breakage or damage to fragile articles and any consequence thereof

SECTION 4 – EQUIPMENT HIRE

Provides indemnity for hire of **Golf Equipment** following a loss under Section 3 (**Golf Equipment**).

WHAT IS COVERED

In the event of loss of or damage to the **Golf Equipment** insured under Section 3 **We** will pay to **You** the cost of temporary hire of equipment up to the limit stated in the **Insurance Schedule** provided always that such equipment hired shall be of a comparable kind to and not substantially better than that lost or damaged.

Provided that proof is supplied that can be one of the following:

1. An original sales purchase or till receipt
2. Bank or credit card statement showing evidence of hire

WHAT IS NOT COVERED

1. The amount of the **Excess**
2. Any claim where there is not a valid claim under Section 3 for loss or damage to **Golf Equipment**

SECTION 5 - PERSONAL ACCIDENT

Provides cover for accidental death, loss of limbs, permanent loss of sight, partial loss of sight, and permanent total disability.

DEFINITIONS

For the purposes of this section the following definition applies. Each word is listed with the meaning explained below and is printed in CAPITALS whenever it appears in this section.

BODILY INJURY

Identifiable physical injury to **Your** body.

WHAT IS COVERED

If during the **Operative Time You** sustain BODILY INJURY caused by an **Accident** which shall solely and independently of any other cause within 180 days from the date of the **Accident** result in:

1. **Your** Death
2. Loss of one or more of **Your** limbs by physical separation at or above the wrist or ankle
3. The total irrecoverable loss of sight of both eyes as measured by the Snellen scale
4. The total irrecoverable loss of sight of one eye or the partial irrecoverable loss of sight of one or both eyes as measured by the Snellen scale. Partial irrecoverable loss of sight shall be deemed to be the loss of 50% or more of vision of one eye for which no more than the limit defined in **Your Insurance Schedule** will be payable
5. Permanent total disablement that prevents **You** from engaging in any occupation

Then **We** shall pay to **You** or **Your** heirs and executors the amount stated in the **Insurance Schedule**.

Note: For persons under 18 years of age the death benefit is limited to £1,000.

For persons aged 80 and over benefits (1), (2), (3) and (4) are limited to £5,000 and there is no cover under (5). **We** shall not pay for more than one lump sum benefit under this Section.

WHAT IS NOT COVERED

1. Any claim where at the time of taking out this insurance **You** were aware of any medical condition or set of circumstances that could reasonably be expected to give rise to a claim
2. Claims arising directly or indirectly from any activities other than recreational golfing activities
3. Any wilful exposure to risk (other than in an attempt to save human life)
4. Claims arising directly or indirectly from any manual work in connection with a profession, business or trade, or flying (except whilst travelling as a passenger in a fully licensed multi-engined passenger carrying aircraft)
5. Suicide or attempted suicide, intentional self-injury
6. Claims arising directly or indirectly from the effects of intoxicating liquors or drugs
7. Accidents arising directly or indirectly from motor cycling, as either driver or passenger, unless the driver holds a current licence permitting him/her to ride the motor cycle
8. Any pre-existing defect, infirmity, sickness or disease at the time of the **Accident**
9. Any claim arising from medical or surgical treatment (unless rendered necessary by accidental BODILY INJURY which is covered by this insurance)

CONDITIONS

1. Payment of permanent disability benefit shall be made on certification by a medical referee that **You** are totally disabled from engaging in any gainful occupation for 12 months and at the end of that time **You** are beyond hope of improvement

SECTION 6 – DENTAL TREATMENT

Provides cover in respect of accidental dental injury.

WHAT IS COVERED

We will pay **You** the amount of dental, surgical, and specialist's fees, hospital, surgical and medical requisites, up to but not exceeding in all the Sum Insured shown in the **Insurance Schedule** in respect of any dental injury sustained by **You** during the **Operative Time**, and caused by an **Accident** independent of any other cause by **Your** participation in the said round or practice session (hereinafter referred to as dental injury). Expenses shall only be those necessarily and reasonably incurred within 12 months of the date of dental injury.

WHAT IS NOT COVERED

1. The amount of the **Excess**
2. Self-inflicted injury
3. Cosmetic or plastic surgery unless necessitated by a dental injury occurring whilst insured
4. Examinations, X-rays, extractions, fillings and general dental care except as a result of dental injury
5. Examination for check-up purposes not incidental to the dental injury
6. Any condition which originated prior to **You** becoming insured by this insurance
7. Damage to dentures, bridges or other forms of dental prosthetics unless caused by a dental injury
8. Normal wear and tear
9. Dental injury caused by foodstuffs including foreign bodies therein
10. Dental injury which is not apparent within 7 days of the date of **Accident**

SECTION 7 - HOSPITALISATION

Provides a benefit in respect of hospitalisation up to the limit defined in **Your Insurance Schedule**.

DEFINITIONS

For the purposes of this section the following definition applies. Each word is listed with the meaning explained below and is printed in CAPITALS whenever it appears in this section.

BODILY INJURY

Identifiable physical injury to **Your** body.

WHAT IS COVERED

We will pay the amount shown in the **Insurance Schedule** if as a result of having sustained BODILY INJURY whilst **Playing Golf** or attending a **Golfing Event**, **You** as the insured person are admitted to hospital as an in-patient for a period of not less than 24 hours on the recommendation of a medical practitioner or an appropriate doctor attached to the hospital. The benefit will cease either at the expiry of 25 days or when the insured person is discharged from hospital, whichever shall occur first.

The maximum amount payable per day is as defined in **Your Insurance Schedule**.

WHAT IS NOT COVERED

1. The amount of the **Excess**
2. Any self-inflicted injury
3. Any examination for check-up purposes
4. Any condition which originated prior to **You** becoming insured by this insurance
5. If **You** are confined to a bed in any institution used as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, a rehabilitation or extended care facility or a place for the care of alcohol or drug addicts

SECTION 8 – LOSS OF CLUB SUBSCRIPTION

Provides reimbursement of unused golf club subscription.

WHAT IS COVERED

Where **You** have paid an annual amount for **Your** golf club membership subscription and **You** have become disabled from **Playing Golf** during the **Operative Time** due to an **Accident**, **We** will pay to **Your** golf club the monetary value of the unused and irrecoverable portion of **Your** subscription for the remaining period to the end of the current membership year, up to the sum insured stated in the **Insurance Schedule**. This benefit applies to one subscription only.

WHAT IS NOT COVERED

1. The amount of the **Excess**
2. Any claims if prior to the **Period of Insurance** defined in **Your Insurance Schedule** **You** were aware of any medical condition or set of circumstances that could reasonably be expected to give rise to a claim
3. Claims arising directly or indirectly from any activities other than recreational golfing activities
4. Any wilful exposure to risk (other than in an attempt to save human life)
5. Claims arising directly or indirectly from any manual work in connection with a profession, business or trade, or flying (except whilst travelling as a passenger in a fully licensed multi-engined passenger carrying aircraft)
6. Suicide or attempted suicide, intentional self-injury
7. Claims arising directly or indirectly from the effects of intoxicating liquors or drugs
8. Accidents arising directly or indirectly from motor cycling, as either driver or passenger, unless the driver holds a current licence permitting him/her to ride the motor cycle
9. Any pre-existing defect, infirmity, sickness or disease at the time of an **Accident**
10. Any claim arising from medical or surgical treatment (unless rendered necessary by accidental **Bodily Injury** which is covered by this insurance)

SECTION 9 - HOLE IN ONE

Provides indemnity for celebratory club house beverage expenses in the event of a hole in one whilst playing a club competition.

WHAT IS COVERED

We agree to pay any amount up to the limit stated in the **Insurance Schedule** to cover celebratory club house beverage expenses in the event **You** shall achieve a 'hole in one' during the course of playing a round of golf.

WHAT IS NOT COVERED

1. Any hole in one claim unless during 18 hole medal or club competitions which conforms with the rules and regulations laid down by the International Amateur Golfers Association
2. Any practice shots
3. Any hole in one where the hole is shorter than the club specification
4. Any claim where the score card is not fully completed, signed and countersigned by the club secretary

CONDITIONS

1. Claims must be submitted in writing, together with the original itemised cash register receipts to **Us** within 28 days. Receipts must be those incurred on the day of achievement and only from the club premises

GENERAL CONDITIONS

These are the conditions of the insurance **You** will need to meet as **Your** part of this contract. If **You** do not, a claim may be rejected or payment could be reduced. In some circumstances **Your Policy** might be invalid.

1. **You** must exercise reasonable care to prevent **Accident**, injury, loss or damage and at all times act as if uninsured
2. The due observance and fulfilment of all terms and conditions of this insurance by **You**, or anyone acting on **Your** behalf insofar as they relate to anything to be done or complied with by **You** or anyone acting on **Your** behalf shall be a condition precedent to **Our** liability to make any payment under this insurance
3. **You** shall reimburse to **Us** any expenses not covered by this insurance, which are incurred by **Us** on **Your** behalf
4. If **You** or any person acting on **Your** behalf shall make any claim or statement knowing the same to be false or fraudulent as regards the amount or otherwise, then this Insurance shall become void and all claims hereunder shall be forfeited
5. In the event that a third party is deemed liable for part or all of any claim, **We** may exercise **Our** right of subrogation. **You** shall, at **Our** request and **Our** expense, agree to and permit **Us** to do such acts and things as may be necessary or reasonably required for the purpose of exercising this right. **You** will take no action or make any agreements that may weaken or remove **Our** rights under this clause without **Our** prior written permission. **We** will pay any costs or expenses involved in exercising **Our** right of subrogation

GENERAL EXCLUSIONS

The following exclusions apply to the whole of this **Policy**. Any other exclusions are shown in the Sections to which they apply.

This **Policy** does not provide cover for any accidental damage, loss or theft or any legal liability of whatsoever nature, directly or indirectly caused, contributed to, by or happening through or in the consequence of:

1. Any act of fraud or dishonesty by **You** or anyone acting on **Your** behalf
2. War, invasion, acts of foreign enemies, hostilities (whether or not war has been declared), civil war, rebellion, revolution, insurrection, military or usurped power
3. 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**
4. Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel
5. Radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
6. Pressure waves from aircraft or other aerial devices travelling at supersonic speeds
7. Acquired Immune Deficiency Syndrome (AIDS) or its pathogenic agents
8. Suicide or attempted suicide, intentional self-injury or deliberate exposure to unusual danger (except in an attempt to save life), or **Your** own criminal act, **You** being under the influence of alcohol or drugs, or suffering from mental sickness, nervous anxiety, depression, emotional disorders or stress related conditions or complaints (even if the mental sickness, nervous anxiety, depression or stress related conditions or complaints arose out of a physical **Accident** or **Bodily Injury**)
9. Failure or fear of failure or inability of any equipment or any computer program, whether or not **You** own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date
10. Consequence of or in any way involving reckless disregard and/or wilful breach of duty of any kind
11. Any claims brought against **You** in any country or jurisdiction outside of the **United Kingdom**
12. Directly or indirectly relating to asbestos including but not limited to mental injury or fear of suffering **Bodily Injury**, death, disease or illness
13. Claims arising out of the discharge, dispersal, release or escape of smoke, vapours, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water, but this exclusion does not apply if such discharge, dispersal, release or escape is caused by a sudden unexpected and unintended happening. It is further agreed that expenses for the prevention of any contamination or pollution shall also form part of this exclusion and shall not be recoverable under this insurance
14. Loss or damage caused by delay, wear and tear, moth, vermin, atmospheric or climatic conditions, manufacturing fault, inherent defect, deterioration or mechanical derangement of any kind
15. Loss due to confiscation, detention by Customs or other authority

SANCTION LIMITATION AND EXCLUSION CLAUSE

We shall not provide cover nor shall they be liable to pay 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 the Underwriters 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.

SCHEDULE ENDORSEMENTS

The following cover endorsements are only operative if noted in the Insurance Schedule:

GC1 - GOLFING BUGGY - CLUB

1. It is hereby noted that the Operative Time as defined in your Insurance Booklet is extended to include at any time any damage or loss or theft of Golfing Buggies stored in a securely locked building or compound only at a recognised Golfing venue subject to the building or compound showing evidence of forcible and violent entry.
For the purpose of this insurance, a compound is defined as a fully enclosed area surrounded by a continuous fence or wall, in which entry and exit can only be made through a securely locked entryway.
2. Additionally, It is hereby noted that What is not covered Section 3 point 9 as defined in your Insurance Booklet is amended to read as follows:
Any theft from an unattended Vehicle unless the Golf Equipment (other than Golfing Buggies) is kept out of sight in a locked boot or a covered luggage area, all the Vehicle's security devices are fully armed and verified by a Police Report.

GC2 - GOLFING BUGGY - HOME & CLUB

1. It is hereby noted that the Operative Time as defined in your Insurance Booklet is extended to include at any time any damage or loss or theft of Golfing Buggies stored in a securely locked building, garage or compound only subject to the building, garage or compound showing evidence of forcible and violent entry.
For the purpose of this insurance, a compound is defined as a fully enclosed area surrounded by a continuous fence or wall, in which entry and exit can only be made through a securely locked entryway.
2. Additionally, It is hereby noted that What is not covered Section 3 point 9 as defined in your Insurance Booklet is amended to read as follows:
Any theft from an unattended Vehicle unless the Golf Equipment (other than Golfing Buggies) is kept out of sight in a locked boot or a covered luggage area, all the Vehicle's security devices are fully armed and verified by a Police Report.

GC4 - GOLF EQUIPMENT - NEW FOR OLD

1. It is hereby noted that the What is covered section of Section 3 – Golf Equipment as defined in your Insurance Booklet is amended to read as follows:

GOLF EQUIPMENT

We agree to pay for repair or replacement, up to the limit stated in your Insurance Schedule, of golf equipment owned by you that has been stolen, lost or sustained accidental damage or malicious damage during the operative time.

We will pay the cost of replacement as new for the lost or damaged article providing the article was purchased new at the time. Proof will be required which can be one of the following:

1. An original sales purchase or till receipt
2. An Insurance Valuation undertaken prior to any loss or damage
3. A bank or credit card statement showing evidence of purchase.

Where proof cannot be provided or was not purchased new at the time, then We will deal with the claim on an Indemnity Value basis or cost of repair whichever the lesser. Any replacement Golf Equipment will be supplied from a preferred supplier approved by Us.

If the article is proven to be beyond economical repair, a claim will be dealt with as if the article had been lost.

In the event of a claim in respect of a pair or set of articles We shall only be liable in respect of the value of that part of the pair or set which is lost, stolen or damaged.

The remainder of section 3 remains unaltered.

GCS - GOLF EQUIPMENT - 24 HOUR

This endorsement is not available to new or renewing customers after 13/9/17. Cover will continue for any existing customers who already have 24 hour cover.

1. It is hereby noted that the Operative Time as defined in your Insurance Booklet is extended to include at any time any damage or loss or theft of Golf Equipment stored in a securely locked building, garage or compound subject to the building, garage or compound showing evidence of forcible and violent entry.
For the purpose of this insurance, a compound is defined as a fully enclosed area surrounded by a continuous fence or wall, in which entry and exit can only be made through a securely locked entryway.
2. Additionally, It is hereby noted that What is not covered Section 3 point 8 & 10 are not applicable and any theft of Golf Equipment from motor vehicles and not otherwise excluded by What is not covered – Section 3 is covered by this insurance.

COMPLAINTS PROCEDURE

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.

HOW TO COMPLAIN

Please quote **Your** policy number and claim reference (if applicable) in all correspondence so that **Your** concerns may be dealt with speedily.

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** are still unhappy after the Golf Care review, then contact:

Subject	Contact
A claim	Please contact Davies Group Customer Relations: <ul style="list-style-type: none">• Post – Davies Managed Systems Limited, PO BOX 2801, Hanley, Stoke on Trent, ST4 5DN• Phone – 01782 339128 Details of the Davies Group internal complaint-handling procedures are available on request.
All other matters	Please contact the Managing Director at Accelerate Underwriting Ltd: <ul style="list-style-type: none">• Post - 3rd Floor, 153 Fenchurch Street, London, EC3M 6BB• Email - complaints@accelerate-underwriting.com A full copy of Accelerate's complaints procedure will be issued to You when Accelerate provide a written acknowledgment of Your complaint.

Alternatively, **You** can ask Golf Care to refer the matter on for You.

COMPLAINTS PROCESS

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 **Your** complaint is reviewed, a final decision will be issued in writing within 8 weeks of the date **Your** complaint is received.

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) or 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.

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Calls may be monitored and recorded for quality assurance purposes.



SPECIALIST GOLF INSURANCE

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