

Ripe Insurance Services Ltd who are permitted to deal as an agent for the insurer and who are Authorised and Regulated by the Financial Conduct Authority No. 313411  
Registered office: The Royals, Altrincham Road, Manchester M22 4BJ. Registered in England No. 04507332.

This document provides a summary of the main **Policy** benefits and terms and conditions. Where a word appears in **Bold** type the definition can be found in the insurance booklet under Definitions. The full terms and conditions of the cover and other important information are included in **Your Policy** documents.

#### WHAT IS THIS TYPE OF INSURANCE?

This insurance can protect non-professional golfers against the risks associated with playing golf and owning **Golf Equipment** including theft and **Accidental Damage** to **Golf Equipment**, personal accident and public liability.



#### WHAT IS INSURED?

- ✓ Theft, loss or damage to **Golf Equipment**
- ✓ **Your** legal liability for accidental **Bodily Injury** to a third party or **Accidental Damage** to third party property
- ✓ Hire of alternative **Golf Equipment** following loss or damage to **Your Golf Equipment**
- ✓ Personal accident to provide compensation in the event of death, loss of limbs, loss of sight, partial loss of sight and permanent disablement following an **Accident** whilst **Playing Golf**
- ✓ The costs of any dental treatment required following an **Accident** whilst **Playing Golf**
- ✓ Compensation if **You** are admitted to hospital as an in-patient for more than 24 hours
- ✓ Reimbursement of unused golf club subscription fees
- ✓ The costs of drinks at the clubhouse bar if **You** achieve a hole in one during a recognised tournament

#### Optional Covers

- ✓ Theft, loss or damage to personal possessions and golfing trophies
- ✓ Theft, loss or damage to your golf buggy
- ✓ New for old for life – replaces your equipment as new regardless of the age
- ✓ 24 hour cover – Extends the operative time to 24 hours a day (only available to existing customers who already had this endorsement)



#### WHAT IS NOT INSURED?

- ✗ Any claims outside of the **Operative Time**
- ✗ Theft from a vehicle between the hours of 10pm and 8am unless **You** are on a **Hotel Golfing Break** and **Your Vehicle** is in the hotel car park
- ✗ Theft from an unattended **Vehicle** which is parked outside or in close proximity to residence or work
- ✗ Loss or theft of **Golf Equipment** left unattended in the open other than in the course of **Playing Golf**
- ✗ Theft of **Golf Equipment** from any premises, securely locked locker, changing room or security controlled clubhouse or similar place of storage unless there is evidence of forcible and violent entry or exit
- ✗ Bodily injury to any employees or member of **Your** immediate family
- ✗ Hole in one's not achieved during an 18 hole medal or club competition

#### Optional Covers

- ✗ Theft of golf buggies not kept in a securely locked building or compound
- ✗ New for old where the item was not purchase new or evidence of ownership could not be provided



#### WHERE AM I COVERED?

- ✓ Please refer to the **Territorial Limit** in **Your Insurance Schedule**



### WHAT ARE MY OBLIGATIONS?

- **You** must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to, and renew **Your** policy.
- Please tell **Us** immediately about changes to the information set out in the application form or **Your** schedule
- **You** are required to take reasonable care to protect yourself and **Your Golf Equipment**



### ARE THERE ANY RESTRICTIONS ON COVER?

- ! Certain limitations may apply to **Your** policy e.g.
  - The **Excess** (the amount **You** have to pay on any claim)
  - Monetary limits for certain covers
  - Clauses which may exclude certain losses or damage

Cover is only provided during the **Operative Time** details below:

1. From the time **You** leave **Your** residence, place of work or education whichever is the later to commence **Your** journey to play golf at a **Golfing Venue** or attend a **Hotel Golfing Break** until **You** return back to **Your** residence, place of work or education whichever is the earlier.
2. Where the territorial limits defined in **Your** insurance schedule is Europe or Worldwide cover is extended to when **You** leave **Your** residence, place of work or education whichever is the later to commence **Your** journey to **Your** overseas destination until **You** return back to **Your** residence, place of work or education whichever is the earlier.
3. Cover under section 3 **Golf Equipment** is extended to cover golf equipment left at the golfing venue subject to the equipment being stored in a securely locked locker or similar place of storage.



### WHEN AND HOW DO I PAY?

- **You** can pay in full either by direct debit or credit card.



### WHEN DOES THE COVER START AND END?

From the starting date (shown on **Your** schedule) for 12 months – and then for the period specified when **You** renew and pay **Your** premium.



### HOW DO I CANCEL THE CONTRACT?

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.