

# Hole In One Prize Insurance

## Insurance Product Information Document

Product: Golf Care

Underwritten By: Royal and Sun Alliance Insurance PLC



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 organisers who are offering a prize on a specified hole during a golfing event if a hole in one is achieved. Cover is only available to non-professional golfers who are UK residents.



#### WHAT IS INSURED?

- ✓ The sum insured in the event of a hole in one, on the event date and at the event location for a specified hole

#### Optional Covers

- ✓ Reinstatement of the sum insured following a hole in one for each and every hole in one achieved in the event



#### WHAT IS NOT INSURED?

- ✗ Any event which is not played in accordance with the rules of golf as approved by R&A



#### 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



#### ARE THERE ANY RESTRICTIONS ON COVER?

- ! The hole shall be supervised by a witness at all times during the event
- ! Only one shot per player at the stipulated hole is permitted



#### WHERE AM I COVERED?

- ✓ At the event and hole specified in the insurance schedule



#### 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?

The cover is only applicable for the date of the event which is shown on your insurance schedule.



#### 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.