

# Hole In One Prize Insurance

## Insurance Product Information Document

Company: Ripe Insurance

Product: Golf Care Hole In One

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?

- ✓ Up to £50,000 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 for golf as approved by R&A



#### 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



#### 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 as soon as possible about changes to the information set out in the application form or Your schedule
- You must notify us within 48 hours of a hole in one claim being achieved and within 30 days provide full details of the claim together with any supporting evidence



#### 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 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. You must send a signed letter of cancellation via post or send an email:

Post: The Royals, 353 Altrincham Road, Manchester M22 4BJ

Email: admin@golfcare.co.uk