Golf Insurance

Insurance Product Information Document Company: Ripe Insurance

Product: Golf Care Single Day

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. 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?

 Your legal liability for accidental Bodily Injury to a third party or Accidental Damage to third party property up to £1m



WHAT IS NOT INSURED?

- 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



ARE THERE ANY RESTRICTIONS ON COVER?

- Is operative for non-professional Golfing Individuals who have purchased a round of golf at a designated golfing venue, and who are permanently resident in the United Kingdom.
- Is operative only for the day for which the round of golf has been purchased and where evidence of purchase has been retained by the Individual. The purchase must have been made prior to any incident occurring that could affect this insurance.
- Shall only apply from the time you leave your normal or temporary residence, work or place of education whichever the later, whilst travelling to, during or from a Golfing Event, until returning to your normal or temporary residence, work or place of education after the Golfing Event, whichever the earlier.



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, Your policy.
- Please tell Us as soon as reasonably possible but no later than 14 days about changes to the information set out in the application form or Your schedule
- You are required to take reasonable care to protect yourself
- In the event of a claim You shall notify us of the claim within the following time frames
 - o Within 7 days of the date of loss for any claim in respect of riot, civil commotion, strikers or locked out workers
- o Within 30 days of the date of the incident occurring for all other claims



WHEN AND HOW DO I PAY?

There is no charge for this policy.



WHEN DOES THE COVER START AND END?

Cover will start from the starting date (shown on Your schedule) until the end date (shown on your schedule).



HOW DO I CANCEL THE CONTRACT?

To cancel within the first 14 days 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