

Insurance Product Information Document

Product: Insure4Sport Golf

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 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
- ✓ The costs of drinks at the clubhouse bar if **You** achieve a hole in one during a recognised tournament

Optional Covers

- ✓ 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**
- ✓ 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



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

- ✗ 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 Insure4Sport 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 Insure4Sport however no refund of premium will be payable.