

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



What is not insured?

- ✗ 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
- ✗ Theft from an unattended vehicle unless the **Golf Equipment** is kept out of sight in either a locked boot or covered luggage area and all the vehicles security devices are fully armed and verified by a police report
- ✗ 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



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



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**



Where am I covered?

- ✓ Please refer to the **Territorial Limit** in **Your 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?

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 The Golfers Club 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 The Golfers Club however no refund of premium will be payable.