

Golf Insurance

Insurance Product Information Document

Company: Ripe Insurance

Product: The Golfers Club

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?

- ✓ Theft, loss or damage to Golf Equipment up to £5,000
- ✓ Your legal liability for accidental Bodily Injury to a third party or Accidental Damage to third party property up to £5m
- ✓ Hire of alternative Golf Equipment following loss or damage to Your Golf Equipment up to £500
- ✓ 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 up to £50,000
- ✓ The costs of any dental treatment required following an Accident whilst Playing Golf up to £500
- ✓ Compensation if You are admitted to hospital as an in-patient for more than 24 hours up to £25 per day
- ✓ Reimbursement of unused golf club subscription fees up to £1,500
- ✓ The costs of drinks at the clubhouse bar if You achieve a hole in one during a recognised tournament up to £200

Optional Covers

- Theft, loss or damage to personal possessions and golfing trophies up to £250
- Theft, loss or damage to your golf buggy up to £4,000



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



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 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 and Your Golf Equipment
- In the event of a claim You shall notify us of the claim within the following time frames
 - Within 28 days for any hole in one claim
 - Within 7 days of the date of loss for any claim in respect of riot, civil commotion, strikers or locked out workers
 - Within 30 days of the date of the incident occurring for all other claims



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?

Cover will start from the starting date (shown on Your schedule) for 12 months.



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. If You have spoken to Us to arrange Your policy, We may deduct an administration fee of up to £10 but this charge will not be made if You have arranged Your policy online without speaking to Us.

If any gifts or promotional vouchers have been provided with Your policy, a refund will only be completed if these are returned. If printable vouchers have been provided these must have not been redeemed.

You may cancel after the 14 days have expired. 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@thegolfersclub.co.uk

The duration of our memberships are fixed and premiums are paid on inception. Pro-rata refunds are not available should You wish to cancel during the term of the membership.