

# Golf Insurance

## Insurance Product Information Document

Company: Ripe Insurance Services Ltd

Product: Golf Care

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 your chosen sum insured
- ✓ Your legal liability for accidental Bodily Injury to a third party or Accidental Damage to third party property up to £10m
- ✓ 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 £8,000
- ✓ The costs of drinks at the clubhouse bar if You achieve a hole in one during a recognised tournament up to £200
- ✓ Reimbursement of irrecoverable fees paid in order to play in a recognised tournament up to £250

#### 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
- 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 (only available to existing customers who already had this endorsement)



#### 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
- ✗ Any theft from an unattended Vehicle unless the Golf Equipment is kept out of sight in a locked boot or a covered luggage area, the Vehicle is securely locked and any theft is verified by a Police Report
- ✗ 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 a 9 or 18 hole medal or club competition

#### Optional Covers

- Theft of golf buggies not kept in a securely locked building or compound
- New for old where the item was not purchased new or evidence of ownership could not be provided



#### 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 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 the premises, security controlled club house, changing room or any securely locked locker or other similar place of storage.



### 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 at inception.



### 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?

If You are not happy with it and choose to cancel Your policy within the first 14 days of the purchase or renewal of the policy or the day on which You receive Your policy documentation, whichever is the later, You will be entitled to a full refund of Your policy insurance premium including any insurance premium tax and policy fees paid.

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 may be entitled to a refund of the premium paid subject to a proportionate deduction for the time on cover. There will also be no return of premium where the premium refund due is less than £10.

Where a claim has occurred within the period of insurance no refund of premium will be paid. In addition, a cancellation charge will be made by Golf Care as outlined in their Terms of Business, if You wish to cancel Your policy please contact Golf Care.

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