



insure  sport
GOLF



Insurance Booklet



Ripe Insurance Services Ltd is Authorised and Regulated by the Financial Conduct Authority No. 313411.

Underwritten by  **HISCOX**

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Thank **You** for choosing **Insure4Sport Golf**

Insure4Sport Golf is a trading name of Ripe Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority.

We have tried to make this document easy to read. However, **We** have still had to use some words that have a special meaning these are listed and explained in 'definitions'. From now on wherever a word with a definition is used it will be printed in **bold** type.

Important Features

Name of the Underwriter

This **Policy** is underwritten by Hiscox Underwriting Ltd (Registered in England and Wales number 02372789. Registered address: 22 Bishopsgate, London, EC2N 4BQ) on behalf of Hiscox Insurance Company Limited (Registered in England and Wales number 00070234. Registered address: 22 Bishopsgate, London, EC2N 4BQ). Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority (registration number 308922). Hiscox Insurance Company Ltd is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (registration number 113849) and the Prudential Regulation Authority. **You** can check this information on The Financial Conduct Authority register by visiting the FCA's website www.fca.gov.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768. Information relating to the Prudential Regulation Authority can be found at www.bankofengland.co.uk/pru

We must draw **Your** attention to a number of important features of this insurance:

- This document provides details of **Your Policy** and the terms and conditions that apply. The **Policy** is a legal contract between **You** and **Us**. The Insurance Booklet, **Insurance Schedule**, Statement of Fact and any Notice to **Policy** Holders provided to **You** at renewal make one document and must be read together. Please keep them together
- The contract is based on the information **You** gave **Us** when **You** applied for the insurance
- **Your Policy** is in the following parts:

Insurance Booklet	Insurance Schedule
<ul style="list-style-type: none">• Exactly what is covered and what isn't• How to make a claim and how We will settle that claim• Our obligations to You• The terms and conditions You must comply with	<ul style="list-style-type: none">• The sections of the Policy that apply to You and the dates from which cover is in force• The various limits and sums insured that apply to Your cover• Any special terms that apply to Your Policy including any Endorsements• Your Policy number
Statement of Fact	Notice to Policy Holders
<ul style="list-style-type: none">• The information You have provided, on which the Policy is based• Any declarations which You have agreed to	<ul style="list-style-type: none">• Provides information about any changes to Your renewal terms and Policy cover

Our part of the contract is that **We** will provide the cover set out in this Insurance Booklet:

- for those sections which are shown on **Your Insurance Schedule**
- for the insurance period set out on the same **Insurance Schedule**.

Your part of the contract is:

- **You** must pay the Premium as shown on **Your** Terms of Business for each insurance period
- **You** must comply with all the terms and conditions set out in this **Policy**.

If **You** do not meet **Your** part of the contract, **We** may turn down a claim, increase the premium or **You** may find that **You** do not have any cover.

Claims

Our Claims Department

In the event **You** need to make a claim, **Our** claims service is provided by Davies Group who are **Our** nominated claims handlers.

How To Make A Claim

If an event giving rise to a claim under this insurance occurs **You** shall Notify Davies Group as follows:

Give details of **Your** claim by either:

- Telephone: +44 (0)333 400 7541
- Post: **Insure4Sport Golf** Claims Department, Davies Group, PO BOX 2801, Hanley, Stoke on Trent, ST4 5DN
- Email: newclaim.insure4sport@davies-group.com
- Online: <https://RipeInsure4SportGolf.davies-group.com>

Claims Conditions

These are the claims conditions **You** will need to keep to as **Your** part of this contract. If **You** do not, a claim may be rejected or payment could be reduced or **Your Policy** might be invalid.

1. If an event giving rise to a claim under this insurance occurs **You** shall:
 - a. take immediate action to minimise the loss, destruction, damage, injury, illness or disease
 - b. pass every letter claim writ summons and process to **Us** immediately upon receipt.
2. **We** shall have sole control of all claims procedures and settlements.
3. **We** will be entitled, at **Our** cost, but in **Your** name, to:
 - a. Take legal proceedings for **Our** own benefit in respect of the cost of the claim, damages or otherwise; or
 - b. Take over and conduct the defence or settlement of any claim
4. No admission, offer, promise, payment, or indemnity shall be made or given by **You** or on **Your** behalf without **Our** written consent.
5. If **You** or anyone acting on **Your** behalf does not comply with **Our** requirements or hinders or obstructs **Us** in carrying out any of the above mentioned acts then all benefit under this insurance shall be forfeited.
6. Salvage - Following a valid claim, **We** may, without incurring any further liability and without diminishing **Your** right to rely on any condition of this insurance, take and keep possession of any of the **Golf Equipment** insured under Section 3 and to deal with salvage in a reasonable manner, but **You** may not abandon any property insured to **Us**.
7. **We** may at any time at **Our** sole discretion pay to **You** the maximum sum payable hereunder or any lesser sums for which any claim or claims can be settled. **We** shall not be under any further liability except for payment of costs and expenses which may have been incurred prior to such payment, provided that in the event of a claim or series of claims resulting in **Your** liability to pay a sum in excess of the Sum Insured or Limit of Indemnity. **Our** liability for such costs and expenses shall not exceed an amount being in the same proportion as **Our** payment to **You** bears to the total payment made by **You** or on **Your** behalf in settlement of the claim or claims.
8. If **You** are abroad at the time of an incident leading to a claim, **We** will not replace any **Golf Equipment** until **You** return to the **United Kingdom**
9. If an event giving rise to a claim under this insurance occurs **You** shall:
 - a. ensure the Police are notified in respect of malicious damage &/or theft incidents as soon as reasonably practicable and certainly within 24 hours of discovery. A crime reference number must also be obtained
 - b. provide **Us** with all proofs and information in relation to a claim that **We** may reasonably require together with (if required) a statutory declaration of the truth of the claim and any connected matters
 - c. Depending on the type of claim, **You** may be required to attend medical assessment(s) as often as **We** deem reasonably necessary, these will be carried out by a suitable health professional appointed by **Us**

Important Information

Insurance Booklet

You should read this document carefully in conjunction with the **Insurance Schedule**. It gives details of what is and is not covered by the insurance and the conditions and exclusions of the cover

Conditions

Your Policy describes certain things which **You** are required to do to make sure that **You** are protected and that **Your Policy** cover operates fully. For example, **You** must:

- Tell **Us** about changes which could affect **Your Policy**
- Make sure that **Your** sums insured are high enough to cover the **Golf Equipment** to be insured
- Take reasonable care of **Your** property

Exclusions

Exclusions will apply to each section and general exclusions will apply to the whole insurance.

Limits

All sections have limits on the amount **We** will pay under that section. Some sections also include inner limits for example for one item

Excesses

Claims under certain sections will be subject to an **Excess**. Where there is an **Excess**, **You** will be responsible for paying the first part of a claim

Statement of Demands And Needs

This **Policy** meets the needs of an individual who requires insurance for:

- Theft, loss and **Accidental Damage** to **Golf Equipment**
- Public Liability as a result of **Your** ownership or use of **Golf Equipment**
- Personal **Accident** or dental treatment following an **Accident** whilst playing **Playing Golf**
- Indemnity for the cost of clubhouse drinks in the event of a hole in one whilst playing in a club competition

Reasonable Care

It is **Your** responsibility to look after and regularly maintain **Your Golf Equipment**. **Your Policy** is intended to cover **You** against unforeseen events like **Accidental Damage** or theft. It does not cover wear and tear or damage which happens gradually over a period of time.

Your Duty To Prevent Loss Or Damage

You and any other person this insurance applies to must take all reasonable precautions to prevent accidents, loss or damage. **You** must keep property that is insured under **Your Policy** in good condition.

Evidence Of Ownership

It is **Your** responsibility to prove any loss therefore **We** recommend that **You** keep copies of receipts, valuations, photographs, instruction booklets and guarantee cards to help with **Your** claim.

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take reasonable care to supply accurate and complete answers to all the questions in the declaration. **You** must tell **Us** of any changes to the answers **You** have given as soon as possible. If **You** fail to take reasonable care and **You** make a misrepresentation, **We** may invoke one of the following remedies under the Act:

- If **We** would not have provided cover, **We** may treat the **Policy** as if it never existed and refuse all claim:
- If **We** would have provided cover on different terms, **We** may apply those terms as if they had been in place since the **Policy** started.
- If **We** would have charged a higher premium, **We** may reduce the amount **We** pay for a claim proportionately.

If the misrepresentation was deliberate or reckless, **We** may treat the **Policy** as if it never existed, refuse all claims and retain the premium.

Keeping Us Informed

This **Policy** is based on the information **You** have given **Us** about **You**.

You must tell **Us** immediately about the following changes:

- Any changes to the levels of cover **You** require
- Any changes to **Your** contact information
- Any criminal convictions or if **You** have had any other insurance declined, cancelled or had special terms imposed

If **You** fail to disclose all relevant information or makes a misrepresentation, **We** may:

- Cancel **Your Policy** and refuse to pay any claim, or
- **We** may not pay the claim in full, or
- **We** may revise the premium and/or change any **Excess**, or
- The extent of cover may be affected

Your Right To Cancel

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.

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. If **You** wish to cancel **Your Policy** please contact Insure4Sport.

Our Right To Cancel

We may at any time cancel any insurance document by sending at least 14 days notice to **You** at **Your** last known email and/or postal address setting out the reasons for cancellation. Provided the premium has been paid in full **You** shall be entitled to a proportionate rebate of premium in respect of the unused period showing on the **Insurance Schedule**, unless the reason for cancellation is fraud and/or **We** are legally entitled to keep the premium.

Where a claim or an incident which **You** are aware of and is likely to give rise to a claim has occurred within the **Period of Insurance** no refund of premium will be paid.

Valid reasons include but are not limited to:

- Non-payment of premium. If payment is not paid when due **We** will write to **You** requesting payment by a specific date. If **We** receive payment by the date set out in the letter **We** will take no further action. If **We** do not receive payment by this date **We** will cancel the insurance from the cancellation date shown on the letter.
- Where **We** reasonably suspect fraud
- Where **You** fail to co-operate with **Us** or provide **Us** with information or documentation **We** reasonably require, and this affects **Our** ability to process a claim or defend **Our** interests. See the 'Claims' section in this **Policy** booklet
- Where **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask. See the 'Keeping **Us** Informed' section of this **Policy** booklet.

If **We** cancel the **Policy** **You** will be entitled to a proportionate refund of the premium less the administration cancellation fee of up to £30.00. There will also be no return of premium where the premium refund due is less than £10. Unless the reason for cancellation is fraud and/or **We** are legally entitled to keep the premium.

Reinstatement of the Sum Insured

In the event of loss, theft or damage to the property insured the sum insured will be automatically reinstated from the date of the damage unless **You** have written to **Us** or **We** have written to **You**, to the contrary. In accordance with the automatic reinstatement of the sum insured **You** will undertake to pay the necessary premium as **We** may require for such reinstatement from that date.

Customers With Disabilities

This **Policy** and other associated documentation are also available in large print. If **You** require this please contact Insure4Sport.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Using Your Personal Information

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of **Your** personal information will be listed in the documentation **We** provide to **You**. If **You** are unsure **You** can also contact **Us** at any time by telephoning 01904 681198 or by emailing **Us** at dataprotectionofficer@hiscox.com. **We** collect and process information about **You** in order to provide insurance policies and to process claims. **Your** information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing **Your** information with, and obtaining information about **You** from, **Our** group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, **Our** regulators or fraud prevention agencies. **We** may record telephone calls to help **Us** monitor and improve the service **We** provide. For further information on how **Your** information is used and **Your** rights in relation to **Your** information please see **Our** privacy policy at www.hiscox.co.uk/cookies-privacy

PLEASE READ THESE FEATURES, YOUR INSURANCE SCHEDULE AND THE WHOLE OF THIS DOCUMENT CAREFULLY.

If the insurance does not meet **Your** requirements, please cancel it within 14 days from the inception or receipt of documentation, whichever is the later. Please note that this insurance is only available to individuals who are non-professional Golfers and resident in the **United Kingdom**.

Definitions

This part of the **Policy** sets out the words which have a special meaning. Each word is listed with the meaning explained below and is printed in Bold Type whenever it appears in the **Policy, Insurance Schedule** and endorsements.

Accident

An external, sudden, unexpected, specific event occurring at a definable time and place.

Accidental Damage

Damage caused suddenly and unexpectedly by an outside force.

Artificial intelligence

Any machine learning, logical, statistical or other algorithm in **Computer or digital technology** that can:

1. perform tasks or generate outputs, including but not limited to, actions, content, decisions, predictions or recommendations; or
2. adapt or vary its operation proactively, or in response to inputs.

Bodily Injury

For section 4. Personal **Accident**: Identifiable physical injury to **Your** body.

For all other sections: Injury to the body caused by accidental and/or violent means.

Civil commotion

Where 12 or more persons are present together, whether in a public or private place, with a common purpose (which may be inferred from conduct):

1. to use, or threaten to use, physical force to inflict personal injury on any person or to damage property; or
2. which causes a person of reasonable firmness, had such person been present at the scene, to fear for their safety. the purposes of this definition, no person of reasonable firmness need actually be, or be likely to be, present at the scene.

Communicable disease

Any communicable, infectious or contagious disease, including any related variation, strain, virus, complex or syndrome.

Computer or digital technology

Any programs, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services

Computer or digital technology error

Any negligent act, error or omission by anyone in the:

1. Creation, handling, entry, modification or maintenance of; or
2. On-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of, any **Computer or digital technology**.

Cyber attack

Any digital attack or interference, whether by a **Hacker** or otherwise, attempting or resulting in:

1. access to;
2. extraction of information from;
3. disruption of access to or the operation of; or
4. damage to:

any data or **Computer or digital technology**, including but not limited to any:

- a. programs designed to damage, disrupt, extract data from, or gain access to any data or **Computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or
- b. denial of service attack of distributed denial of service attack.

Excess

The first part or amount **You** will be responsible for paying in the event of a claim.

Golf Equipment

Clubs, Balls, Bags, Trolleys, Clothing, GPS Devices, GPS Watches and Accessories (excluding Buggies) specifically designed and purchased for **Playing Golf**.

Golfing Event

Whilst playing or practicing golf at a recognised **Golfing Venue** or attending a golfing activity as a spectator or guest.

Golfing Venue

A recognised golfing venue which is used for the practice or playing of golf.

Hacker

Any **Artificial intelligence**, entity or person, including any employee of yours, who gains or attempts to gain unauthorised access to or use of any:

1. **Computer or digital technology**; or
2. data held electronically by **You** or on **Your** behalf

Hotel Golfing Break

A pre booked period away from **Your Residence** for the primary purpose of **Playing Golf** which includes overnight hotel accommodation, but always within the **Territorial Limits** defined in **Your Insurance Schedule**.

Insurance Schedule

Sets out the specific terms, values and endorsement applicable to the cover and should be read together with the **Policy**.

Indemnity Value

The value of the article immediately prior to the loss or damage.

Operative Time

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 golf 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 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.

Period of Insurance

The period effective as detailed in **Your Insurance Schedule**.

Personal Data

Any information about an individually identifiable natural person, including any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual, including but not limited to any information protected by the Data Protection Act 2018, General Data Protection Regulation (EU) 2016/679, or any related, similar or successor legislation or regulation in any jurisdiction.

Playing Golf

Being physically engaged in a continuous round of golf or practice session at a recognised **Golfing Venue**.

Policy

The policy wording (along with the **Insurance Schedule**) which forms part of the legal contract between **You** and **Us**.

Residence

Your normal or temporary residence including any outbuildings such as garages, shed's and other storage areas.

Social Engineering communication

Any request directed to **You** or someone on **Your** behalf by any **Artificial intelligence**, entity or person improperly seeking to obtain possession or the transfer to a third-party of virtual currency, money, securities, data or property to which such third-party is not entitled.

Solar weather

Solar flares, solar eruptions or bursts including plasma bubbles or ejections, magnetic field or magnetosphere fluctuations or disruptions.

Territorial Limits

The territory detailed in **Your Insurance Schedule**. Where the territorial limit is shown as Worldwide, cover is restricted outside of the **United Kingdom** to 180 days in any one **Period of Insurance**

Terrorism

An act, or the threat of an act, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, that:

1. is committed for political, religious, ideological, racial or similar purposes; and
2. is intended to influence any government or an international governmental organisation or to put the public, or any section of the public, in fear; and
 - a. involves violence against one or more persons; or
 - b. involves damage to property; or

- c. endangers life other than that of the person committing the action; or
- d. creates a risk to health or safety of the public or a section of the public; or
- e. is designed to interfere with or to disrupt an electronic system

United Kingdom

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

United Kingdom Resident

Means resident in the United Kingdom for a minimum of 6 months in a 12-month period

Vehicle(s)

Any type of conveyance of goods or personnel, including a caravan or trailer, which is intended to be propelled other than by manual or animal power.

We, Us and Our

Hiscox Insurance Company Limited

You and Your

The person named in the **Insurance Schedule** who is a **United Kingdom Resident**

Section 1 - Public Liability

Provides indemnity for third party **Bodily Injury** and third party property damage.

What Is Covered

We will indemnify **You** up to the limit stated in the **Insurance Schedule** (which is inclusive of all costs and expenses) against legal liability for accidental:

1. **Bodily Injury** to any third parties
2. Damage to property belonging to others

arising from **Your** use or ownership of **Golf Equipment** occurring during the **Period of Insurance** and within the **Territorial Limits**.

What Is Not Covered

1. Liability to any of **Your** employees
2. Liability to a member of **Your** immediate family (spouse, children, parents, siblings and their families)
3. Any property belonging to **You** or in **Your** care, custody or control
4. Any wilful, malicious or unlawful act
5. Any liability arising from a contract or agreement unless **You** would have been liable in the absence of such contract or agreement
6. Punitive, exemplary or aggravated damages
7. Liability arising out of the ownership or use of land or buildings, animals, firearms or weapons
8. Liability directly or indirectly resulting from the pursuit of trade, business or profession
9. Liability arising out of the ownership, possession or use of **Vehicles**, aircraft or watercraft, other than motorised golf buggies
10. Any liability or loss contributed to by, resulting from or in connection with any:
 - a. **Cyber attack;**
 - b. **Hacker;**
 - c. Social engineering communication;
 - d. **Computer or digital technology error;**
 - e. any fear or threat of a. to d. above; or
 - f. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to e. above.
11. Any liability or loss relating to the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to **Personal Data**.
12. a. Any pollution or contamination ; or
 - b. **Bodily Injury** or property damage directly or indirectly caused by any pollution or contamination, unless the pollution or contamination is caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the **Period of Insurance**.

Section 2 - Third Party Property Damage

Provides indemnity for accidental third party property damage.

What Is Covered

Loss or damage to the property of others that **You** may accidentally cause whilst attending a **Golfing Event** occurring during the **Period of Insurance**, within the **Territorial Limits** up to the limit stated in the **Insurance Schedule**.

What Is Not Covered

1. Negligence or any legal liability
2. Liability to any of **Your** employees
3. Liability to a member of **Your** immediate family (spouse, children, parents, siblings and their families)
4. Any property belonging to **You** or in **Your** care, custody or control
5. Any wilful, malicious or unlawful act
6. Any claims arising out of the ownership or use of land or buildings, animals, firearms or weapons
7. Any claims directly or indirectly resulting from the pursuit of trade, business or profession
8. Any claims arising out of the ownership, possession or use of **Vehicles**, aircraft or watercraft, other than motorised golf buggies
9. Any liability arising from a contract or agreement unless **You** would have been liable in the absence of such contract or agreement
10. Any liability or loss contributed to by, resulting from or in connection with any:
 - a. **Cyber attack**;
 - b. **Hacker**;
 - c. Social engineering communication;
 - d. **Computer or digital technology error**;
 - e. any fear or threat of a. to d. above; or
 - f. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to e. above.
11. Any liability or loss relating to the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to **Personal Data**.
12.
 - a. Any pollution or contamination ; or
 - b. **Bodily Injury** or property damage directly or indirectly caused by any pollution or contamination, unless the pollution or contamination is caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the **Period of Insurance**

Section 3 - Golf Equipment

Provides cover for theft, loss or damage to **Golf Equipment**.

What Is Covered

We agree to pay for repair or replacement, or issue a voucher up to the limit stated in **Your Insurance Schedule**, of **Golf Equipment** owned by **You** that has been stolen, lost or sustained **Accidental Damage** or malicious damage during the **Operative Time** and within the **Period of Insurance**.

We will pay the cost of replacement as new for the lost or damaged article providing the article was not more than 3 years old at the date of the loss and provided it was purchased new at the time. Proof will be required which can be one of the following:

1. An original sales purchase or till receipt
2. An insurance valuation undertaken prior to any loss or damage
3. A bank or credit card statement showing evidence of purchase.

Where proof cannot be provided or the article was more than 3 years old or was not purchased new at the time, then **We** will deal with the claim on an **Indemnity Value** basis or cost of repair whichever the lesser. Any replacement **Golf Equipment** will be supplied from a preferred supplier approved by **Us**.

If the article is proven to be beyond economical repair, a claim will be dealt with as if the article had been lost.

In the event of a claim in respect of a pair or set of articles **We** shall only be liable in respect of the value of that part of the pair or set which is lost, stolen or damaged.

Single Article Limits:

The following single article limits apply in respect of **Golf Equipment**:

Lite:	£200
Standard:	£200
Advanced:	£300
Premier:	£500

What Is Not Covered

1. The amount of the **Excess**
2. Anything which occurs outside of the **Operative Time**
3. Any loss, theft or damage to equipment which is hired, loaned or entrusted to **You**
4. Any damage or theft of **Golf Equipment** in transit which has not been reported to the carrier and a written report obtained or where **You** were not travelling with the **Golf Equipment**. In the case of an airline a Property Irregularity Report will be required
5. Loss or theft of any **Golf Equipment** left unattended unless the loss or theft shows evidence of forcible and violent entry/exit to or from any premises, security controlled club house, changing room or any securely locked locker or other similar place of storage
6. Loss or theft of any **Golf Equipment** left unattended in the open other than in the course of **Playing Golf**
7. Any theft from an unattended **Vehicle** unless:
 - i. 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 and;
 - ii. the **Golf Equipment** is being kept in the **Vehicle** during the **Operative Time**
8. Any theft from **Vehicles** left unattended at any time between the hours of 10 pm and 8 am, unless **You** are on a **Hotel Golfing Break** and **Your Vehicle** is parked within the Hotel's car parking area
9. Scratching, denting or any cosmetic change which does not impair the function of the **Golf Equipment**
10. **Accidental Damage to Your Golf Equipment** caused solely by pollution or contamination. **We** will not pay for any clean-up or decontamination costs or expenses arising from pollution or contamination
11. Any claim for money, or any electronic, online or crypto currency, including but not limited to Bitcoin, even where such currency exists in physical form.
12. Any loss, cost or expense arising in respect of any item of **Computer or digital technology** which is directly caused by:
 - a. a **Cyber attack** or fear or threat of a **Cyber attack**;
 - b. a **Hacker** or fear or threat of a **Hacker**;
 - c. a **Computer or digital technology error**;
 - d. its digital connectivity to any other item of **Computer or digital technology** which has been directly affected by a **Cyber attack, Hacker or Computer or digital technology error**.

We will however cover any other damage, loss, cost or expense insured under this section which is caused by the **Cyber attack, Hacker or Computer or digital technology error**.

Section 4 - Personal Accident

Provides cover for accidental death, loss of limbs, permanent loss of sight, partial loss of sight, and permanent total disability.

What Is Covered

Where this cover has been selected and is shown in **Your Insurance Schedule** and if **You** sustain **Bodily Injury** caused by an **Accident** whilst **Playing Golf** or attending a **Golfing Event** during the **Period of Insurance** and within the **Territorial Limits**, which shall solely and independently of any other cause within 180 days from the date of the **Accident** result in:

1. **Your** Death
2. Loss of one or more of **Your** limbs by physical separation at or above the wrist or ankle
3. The total irrecoverable loss of sight of both eyes as measured by the Snellen scale
4. The total irrecoverable loss of sight of one eye or the partial irrecoverable loss of sight of one or both eyes as measured by the Snellen scale. Partial irrecoverable loss of sight shall be deemed to be the loss of 50% or more of vision of one eye
5. Permanent total disablement that prevents **You** from engaging in any occupation.

Then **We** shall pay to **You** or **Your** heirs and executors the amount stated in the **Insurance Schedule**.

Note: For persons under 18 years of age the death benefit is limited to £1,000.

For persons aged 80 and over benefits (1), (2), (3) and (4) are limited to £5,000 and there is no cover under (5). **We** shall not pay for more than one lump sum benefit under this Section.

What Is Not Covered

1. Any claim where at the time of taking out this insurance **You** were aware of any medical condition or set of circumstances that could reasonably be expected to give rise to a claim
2. Claims arising directly or indirectly from any activities other than recreational golfing activities
3. Claims arising directly or indirectly from any manual work in connection with a profession, business or trade or flying
4. Any pre-existing defect, infirmity, sickness or disease at the time of the **Accident**
5. Any claim caused by sickness, disease, nervous shock or naturally occurring condition or degenerative process
6. Any claim arising from medical or surgical treatment (unless rendered necessary by accidental **Bodily Injury** which is covered by this insurance).
7. Any claim for **Bodily Injury** arising directly or indirectly from, or in connection with, or contributed to by, any:
 - a **Cyber attack;**
 - b **Hacker;**
 - c Social Engineering Communication;
 - d **Computer or digital technology error;**or any fear or threat of, or any action taken in controlling, preventing, suppressing, responding or in any way relating to the above.
8. Claims arising directly or indirectly from any pollution or contamination, including noise, electromagnetic fields, radiation and radio waves unless caused by a sudden, unexpected, specific event

CONDITIONS

1. Payment of permanent disability benefit shall be made on certification by a medical referee that **You** are totally disabled from engaging in any gainful occupation for 12 months and at the end of that time **You** are beyond hope of improvement.
2. **We** shall not pay for more than one lump sum benefit under this Section.

Section 5 – Dental Treatment

Provides cover in respect of accidental dental injury.

What Is Covered

Where this cover has been selected and is shown in **Your Insurance Schedule We** will pay **You** the amount of dental, surgical, and specialist's Fees, hospital, surgical and medical requisites, up to but not exceeding in all the Sum Insured shown in the **Insurance Schedule** in respect of any dental injury caused by an **Accident** whilst **Playing Golf** or attending a **Golfing Event** during the **Period of Insurance** and within the **Territorial Limits** (hereinafter referred to as dental injury). Expenses shall only be those necessarily and reasonably incurred within 12 months of the date of dental injury.

What Is Not Covered

1. The amount of the **Excess**
2. Claims arising directly or indirectly from any activities other than recreational golfing activities
3. Cosmetic or plastic surgery unless necessitated by a dental injury occurring during the **Period of Insurance**
4. Examinations, X-rays, extractions, fillings and general dental care except as a result of dental injury
5. Examination for check-up purposes not incidental to the dental injury
6. Any condition which originated prior to **You** becoming insured by this insurance
7. Damage to dentures, bridges or other forms of dental prosthetics unless caused by a dental injury
8. Normal wear and tear
9. Dental Injury caused by foodstuffs including foreign bodies therein
10. Dental Injury which is not apparent within 7 days of the date of **Accident**.

Section 6 - Hole In One

Provides indemnity for celebratory club house beverage expenses in the event of a hole in one whilst playing a club competition.

What Is Covered

We agree to pay any amount up to the limit stated in the **Insurance Schedule** to cover celebratory club House beverage expenses in the event **You** shall achieve a 'hole in one' while playing a round of golf during the **Period of Insurance**.

What Is Not Covered

1. Any hole in one claim unless during 9 or 18 hole medal or club competitions which conforms with the rules and regulations laid down by the R & A
2. Any practice shots
3. Any hole in one where the hole is shorter than the club specification
4. Any claim where the score cards is not fully completed, signed and countersigned by the club secretary
5. Any celebration drinks purchased more than 48 hours after the day the hole in one was achieved

CONDITIONS

1. Claims must be submitted in writing, together with the original cash register receipts to **Us** within 28 days. Receipts must be incurred no more than 48 hours after the day of the achievement and only from the club premises

General Conditions

These are the conditions of the insurance **You** will need to meet as **Your** part of this contract. If **You** do not a claim may be rejected or payment could be reduced. In some circumstances **Your Policy** might be invalid.

1. **You** must exercise reasonable care to prevent **Accident**, injury, loss or damage and at all times act as if uninsured
2. **You**, or anyone acting on **Your** behalf, must take reasonable care to comply with the terms and conditions of this **Policy**. **We** may refuse to pay a claim because **You** have not complied with a term or condition where the failure:
 - (a) is connected to the loss, damage or liability **You** are claiming for; and
 - (b) has increased the likelihood or severity of that loss, damage or liability
3. **You** shall reimburse to **Us** any expenses not covered by this insurance, which are incurred by **Us** on **Your** behalf.
4. If **You** or anyone acting for **You**:
 - a. Make a claim under the **Policy** knowing the claim to be false or fraudulently exaggerated in any respect; or
 - b. Make a statement in support of a claim knowing the statement to be false in any respect, or submit a document in support of a claim knowing the document to be forged or false in any respect

Then:

We will not pay the claim

We will not pay any other claims made under the **Policy** relating to events occurring after the date of a fraudulent act

We may cancel the **Policy** from the date the fraudulent act took place

We shall be entitled to recover from **You** the amount of any claim already paid under the **Policy** relating to events occurring after the fraudulent act was committed

We will not provide any return of premium **We** may share information about **Your** behaviour with other organisations to prevent further dishonesty, exaggeration, or fraud **We** may inform the Police of the circumstances

5. This **Policy** is exclusively governed by the laws of England and Wales and jurisdiction of the courts of England and Wales
6. Where **You**, including anyone within the meaning of **You** in any section of the **Policy** are entitled to cover under more than one section of the **Policy** in respect of the same claim or loss, or any part of a claim or loss, **We** shall only provide cover under one section of the **Policy**, being the section that provides the most advantageous cover to **You** or the party entitled to cover.
7. Where more than one insurer and/or Lloyd's syndicate is party to this **Policy**, the liability of an insurer or syndicate under this **Policy** is several and not joint with any other insurers or syndicates party to this **Policy**. An insurer is liable only for the proportion of liability it has underwritten. **We** will provide **You**, on request, with details of the insurers/syndicates who are party to this **Policy** and the proportions of liability they have underwritten.

General Exclusions

The following exclusions apply to the whole of this **Policy**. Any other exclusions are shown in the Sections to which they apply.

This **Policy** does not provide cover for any **Accidental Damage**, loss or theft or any legal liability of whatsoever nature, directly or indirectly caused, contributed to, by or happening through or in the consequence of:

1. Anything which occurred before the **Period of Insurance**
2. Anything which occurs outside of the **Operative Time**
3. Any act of fraud or dishonesty by **You** or anyone acting on **Your** behalf
4. War
Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection.
5. **Terrorism.**
This exclusion does not apply to the Public Liability section of the **Policy** however the most **We** will pay under that section in respect of claims arising from **Terrorism** is the lesser of the Public Liability limit stated in the **Insurance Schedule** or £2,000,000 in total during the **Period of Insurance**
7. Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel
8. Radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
9. Pressure waves from aircraft or other aerial devices travelling at supersonic speeds
10. Any loss or damage:
 - a. deliberately caused by; or
 - b. arising from a criminal act caused by;
You or any other person living with **You**.
11. Any claim resulting from **Your**:
 - a. Suicide, attempted suicide, or deliberate self-inflicted injury
 - b. Reckless and deliberate exposure to known danger (except in an attempt to save life),
 - c. Consumption of drugs (other than drugs taken under medical supervision and not for treating alcohol addiction)
 - d. consumption of alcohol to an extent that **You** suffer mental or physical impairment, which is the principal cause of the claim, or results in **You** doing something uncharacteristically reckless or dangerous.
12. Consequence of or in any way involving reckless disregard and/or wilful breach of duty of any kind
13. Any claims brought against the **You** in any country or jurisdiction outside of the **United Kingdom**
14. Loss or damage caused by decay, wear and tear, moth, vermin, atmospheric or climatic conditions, manufacturing fault, inherent defect, deterioration or mechanical derangement of any kind
15. Loss due to confiscation, detention by Customs or other authority.
16. **Civil commotion** occurring outside of England, Scotland or Wales.
17. Any damage, injury, illness, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with:
 - a. **Communicable disease**;
 - b. fear or threat of **Communicable disease**; or
 - c. any action taken in controlling, preventing, suppressing or in any way responding to a. or b. above.This exclusion does not apply to the Public Liability section of this **Policy**.
18. **Solar weather** including any fear or threat of, or any action taken in controlling, preventing, suppressing, responding or in any way relating to it,
19. Any loss caused or contributed to by, resulting from or in connection with the use, sale, promotion, manufacture, supply, distribution, delivery, transport, transfer, possession or prescription of any opioid, opioid product or product derived from or containing opium or opiates.
20. Any claims that would have been covered under another insurance if this **Policy** did not exist. However, **We** will pay the amount exceeding the cover available under that other insurance.

SANCTION LIMITATION AND EXCLUSION CLAUSE

We shall not provide cover nor shall they be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Underwriters to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

Schedule Endorsements

The following cover endorsements are only operative if noted in the **Insurance Schedule**:

I4S1 Golf Equipment – New for Old

It is hereby noted that the opening section paragraphs of **Section 3 – Golf Equipment** as defined in **Your** Insurance Booklet are amended to read as follows:

What is Covered:

At **Our** option **We** agree to pay or replace, to the extent and in the manner provided in this section the cost of repairing or replacing any **Golf Equipment** as defined below up to the limit stated in the Schedule, owned by **You** (not hired, loaned or entrusted to **You**), that sustains direct physical loss of or damage by a cause not excluded hereby, occurring during the **Operative Time**.

We will pay the cost of a comparable replacement for the lost or damaged article providing the article was purchased new at the time. If the article was not purchased new at the time, then **We** will deal with the claim on an **Indemnity Value** basis or cost of repair whichever the lesser. Any replacement **Golf Equipment** will be supplied from a preferred supplier approved by **Us**. If the article is proven to be beyond economical repair, a claim will be dealt with as if the article had been lost. In the event of a claim in respect of a pair or set of articles **We** shall only be liable in respect of the value of that part of the pair or set which is lost, stolen or damaged.

Single Article Limits:

The following single article limits apply in respect of **Golf Equipment**:

Lite:	£200
Standard:	£200
Advanced:	£300
Premier:	£500

The remainder of Section 3 remains unaltered.

I4S2 - Golf Equipment – 24 Hour

It is hereby noted that the **Operative Time** as defined in **Your Policy** is extended to include at any time any damage or loss or theft of **Golf Equipment** stored in a securely locked building or garage subject to the building or garage showing evidence of forcible and violent entry.

Additionally, it is hereby noted that under 'What is not covered' in Section 3 exclusions 7 and 8 are not applicable and any theft of **Golf Equipment** from motor **Vehicles** which is not otherwise excluded is covered by this insurance.

Complaints Procedure

Our commitment to customer service

We are committed to going the extra mile for **Our** customers. If **You** believe that **We** have not delivered the service **You** expected, **We** want to hear from **You** so that **We** can try to put things right. **We** take all complaints seriously and following the steps below will help **Us** understand **Your** concerns and give **You** a fair response.

HOW TO COMPLAIN

Please quote **Your Policy** number and claim reference (if applicable) in all correspondence so that **Your** concerns may be dealt with speedily.

If **You** are unhappy with any element of the cover **We** provide or any aspect of **Our** service or have a cause for complaint, please contact:

Subject	Contact
A claim	Please contact Davies Group Customer Relations: <ul style="list-style-type: none">• Email: customer.care@davies-group.com• Post: Davies Managed Systems Limited, PO BOX 2801, Hanley, Stoke on Trent, ST4 5DN• Phone: 0344 856 2015 Details of the Davies Group internal complaint-handling procedures are available on request.
All other matters	Please contact Insure4Sport: <ul style="list-style-type: none">• Email: complaints@ripeinsurance.co.uk• Post: Insure4Sport, One Stockport Exchange, Railway Road, Stockport, United Kingdom, SK1 3SW• Phone: 0333 400 9429

COMPLAINTS PROCESS

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep **You** informed of progress
- Do everything possible to resolve **Your** complaint
- Use the information from **Your** complaint to proactively improve **Our** service in the future.

Once **We** have reviewed **Your** complaint **We** will issue **Our** final decision in writing within 8 weeks of the date **We** received **Your** complaint.

IF YOU ARE STILL NOT HAPPY

If **You** are still unhappy after **Our** review, or **You** have not received a written offer of resolution within 8 weeks of the date **We** received **Your** complaint, **You** may be eligible to refer **Your** case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

- Post: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR
- Telephone: 0800 0234567 (Calls from UK landlines and mobiles are free) or 0300 1239123 (for mobile users)
- Website: www.financial-ombudsman.org.uk

You have the right to refer **Your** complaint to the Financial Ombudsman, free of charge, but **You** must do so within six months from the date of the final response letter. If **You** do not refer **Your** complaint in time, the Ombudsman will not have **Our** permission to consider **Your** complaint and so will only be able to do so in very limited circumstances.

YOUR RIGHTS

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

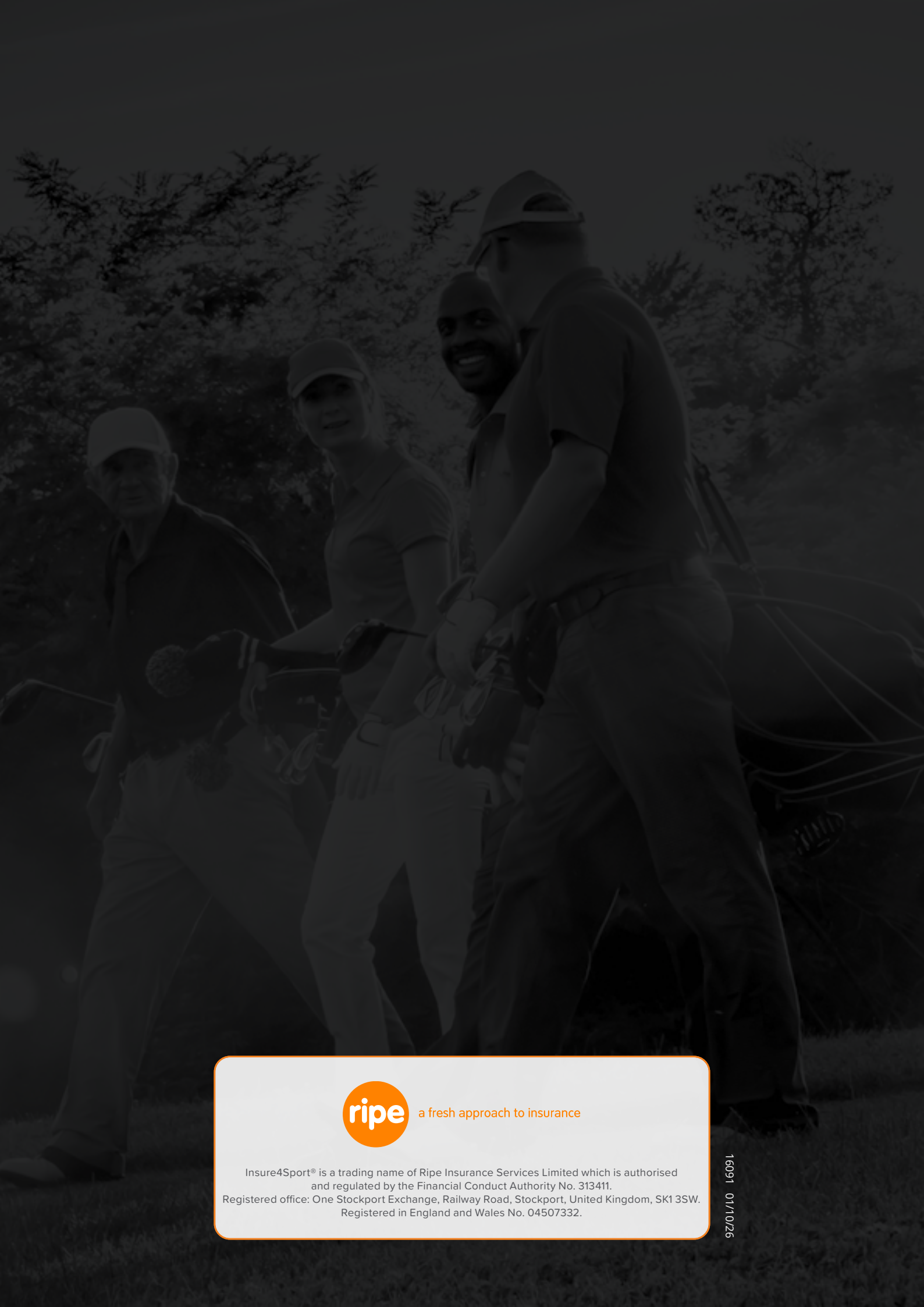
THANK YOU FOR YOUR FEEDBACK

We value **Your** feedback and at the heart of **Our** brand **We** remain dedicated to treating **Our** customers as individuals and giving them the best possible service at all times. If **We** have fallen short of this promise, **We** apologise and aim to do everything possible to put things right.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the FSCS. If **We** are unable to meet **Our** financial obligations **You** may be entitled to Compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

For this type of insurance 90% of **Your** claim is covered, without any upper limit. Further information about Compensation scheme arrangements is available at www.fscs.org.uk.



a fresh approach to insurance

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Registered in England and Wales No. 04507332.

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