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1. Introduction

This **Policy** is a contract between **You** and **Us**, administered by SportsCover Direct on **Our** behalf.

This **Policy** consists of this document, the **Schedule** and **Endorsements**, if any, all of which are a single document and are to be read as one contract. In this **Policy**, certain words or phrases are specially defined. In deciding to accept this **Policy** and in setting the terms and premium **We** have relied on the information which **You** have provided to **Us**.

We will, in consideration of the payment of the premium, insure **You**, subject to the terms and conditions of this **Policy**, against the events set out in the Insuring Clause(s) and during the **Period of Insurance** or any subsequent period for which **We** agree to accept payment of premium.

Please read this **Policy** carefully and make sure that it meets **Your** needs. If any corrections are necessary **You** should contact SportsCover Direct through whom this **Policy** was arranged.

Please keep this **Policy** in a safe place – **You** may need to refer to it if **You** have to make a claim.

1.1 Accessibility

Upon request SportsCover Direct can provide Braille, audio or large print versions of the **Policy** and the associated documentation. If **You** require an alternative format **You** should contact SportsCover Direct through whom this **Policy** was arranged.

1.2 Fair Processing Notice

(a) SportsCover Direct

For more about how SportsCover Direct processes your personal information, please see our full privacy notice at: <https://www.sportscoverdirect.com/fair-processing-and-cookie-policy/>

(b) AXA XL Insurance Company UK Limited

For information about how AXA XL Insurance Company UK Limited processes your personal information, please see our full privacy notice at: <https://axaxl.com/privacy-and-cookies>.

If you have questions or concerns regarding the way in which your personal information has been used, please contact: dataprivacy@axaxl.com

1.3 Third Party Rights

A person who is not a party to this **Policy** has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this **Policy** but this does not affect any right or remedy of a third party that exists or is available apart from that Act.

1.4 Law and Jurisdiction

The parties are free to choose the law applicable to this **Policy**. Unless specifically agreed to the contrary this **Policy** shall be governed by English law and subject to the exclusive jurisdiction of the courts of England and Wales.

The language of this **Policy** and all communications relating to it will be in English.

1.5 Cancellation and Cooling Off Period

(a) Your Right to Cancel during the Cooling-Off Period

(i) Applicable to policies of thirty-one (31) days or more

You are entitled to cancel this **Policy** by notifying SportsCover Direct in writing, by email or telephone, within fourteen (14) days of either:

- (1) the date **You** receive this **Policy**; or
- (2) the start of **Your Period of Insurance**

whichever is the later.

A full refund of any premium paid will be made unless:

- (3) **You** have made a claim or are aware of any circumstances that may lead to a claim being made against **You**;
- (4) **You** are cancelling after the commencement of a trip, or activity for which the cover under this **Policy** is provided;
- (5) stated in the **Schedule**, this **Policy** premium basis is subscription

in which case the full annual premium is due. Where **You** pay the premium by instalments, **We** may deduct any outstanding amounts from any claim **We** agree to pay.

(ii) **Applicable to policies of thirty (30) days or less**

You are entitled to cancel this **Policy** by notifying SportsCover Direct in writing, by email or by telephone but there will be no refund of premium

(b) **Your Right to Cancel after the Cooling-Off Period**

You are entitled to cancel this **Policy** after the cooling-off period by notifying SportsCover Direct in writing, by email or by telephone. Cancellation will be effective from the date of such notice to cancel. Any return of premium due to **You** will be calculated at a proportional daily rate, with a cancellation fee as stated in the Schedules of Fees being deducted, depending on how long the **Policy** has been in force unless **You** have made a claim or had a claim made against **You**, in which case the full annual premium is due to **Us**.

You will be charged the cancellation fee as stated in the Schedule of Fees by SportsCover Direct in the event **You** cancel the **Policy**. Where **You** pay the premium by instalments, **We** may deduct any outstanding premium amounts from any claim **We** agree to pay or **We** may require **You** to pay the outstanding premium in full.

(c) **Our Right to Cancel**

We are entitled to cancel this **Policy**, if there is a valid reason to do so, including for example:

- (i) any failure by **You** to pay the premium; or
- (ii) a change in risk which means **We** can no longer provide **You** with insurance cover; or
- (iii) non-cooperation or failure to supply any information or documentation **We** request, such as details of a claim

by giving **You** fourteen (14) days' notice in writing. Any return of premium due to **You** will be calculated at a proportional daily rate depending on how long the **Policy** has been in force unless **You** have made a claim or had a claim made against **You** in which case the full annual premium is due.

Where **You** pay the premium by instalments and an instalment remains unpaid after SportsCover Direct have attempted to make contact with **You** for a period of fourteen (14) days **You** will be charged the Failed Payment Communication Fee stated in the Schedule of Fees by SportsCover Direct. After fourteen (14) days, **We** may cancel this **Policy** and backdate the cover in proportion to the premium paid, including a deduction from the premium paid of the Forced Cancellation Fee stated in the Schedule of Fees charged by SportsCover Direct. If **Your** initial instalment has not been paid, this **Policy** will be considered cancelled from the start of **Your Period of Insurance** and **We** will not pay handle any claims under this **Policy**.

1.6 Information You Have Given Us

In deciding to accept this **Policy** and in setting the terms including premium **We** have relied on the information which **You** have provided to **Us**. **You** must take care when answering any questions **We** ask by ensuring that any information provided is accurate and complete.

If **We** establish that **You** deliberately or recklessly provided **Us** with untrue or misleading information **We** will have the right to:

- (a) treat this **Policy** as if it never existed;
- (b) decline all claims; and
- (c) retain the premium.

If **We** establish that **You** carelessly provided **Us** with untrue or misleading information **We** will have the right to:

- (i) treat this **Policy** as if it never existed, refuse to pay any loss and return the premium **You** have paid, if **We** would not have provided **You** with cover;
- (ii) treat this **Policy** as if it had been entered into on different terms from those agreed, if **We** would have provided **You** with cover on different terms;
- (iii) reduce the amount **We** pay on any claim in the proportion that the premium **You** have paid bears to the premium **We** would have charged **You**, if **We** would have charged **You** more.

We will notify **You** in writing if (i), (ii) and/or (iii) apply.

If there is no outstanding claim and (ii) and/or (iii) apply, **We** will have the right to:

- (1) give **You** notice that **We** are terminating this **Policy**; or
- (2) give **You** notice that **We** will treat this **Policy** and any future claim in accordance with (ii) and/or (iii), in which case **You** may then give **Us** that **You** are terminating this **Policy**;

in accordance with Cancellation and Cooling-Off Provisions.

1.7 **Change in Circumstances**

You must tell **Us** as soon as practicably possible of any change in the information **You** have provided to **Us** which happens before or during any **Period of Insurance**.

When **We** are notified of a change **We** will tell **You** if this affects **Your Policy**. For example **We** may cancel **Your Policy** in accordance with the Cancellation and Cooling-Off Provisions, amend the terms of **Your Policy** or require **You** to pay more for **Your** insurance. If **You** do not inform **Us** about a change it may affect any claim **You** make or could result in **Your** insurance being invalid.

1.8 **Fraud**

If **You**, or anyone acting for **You**, makes a fraudulent claim, for example a loss which is fraudulently caused and/or exaggerated and/or supported by a fraudulent statement or other device, **We**:

- (a) will not be liable to pay the claim; and
- (b) may recover from **You** any sums paid by **Us** to **You** in respect of the claim; and
- (c) may by notice to **You** treat this **Policy** as having been terminated with effect from the time of the fraudulent act.

If **We** exercise **Our** right under (c) above:

- (i) **We** shall not be liable to **You** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **Our** liability under this **Policy** (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
- (ii) **We** need not return any of the premium paid.

1.9 Sanctions

We shall not provide any benefit under this **Policy** to the extent of providing cover, payment of any loss or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

1.10 Complaints Procedure

We are dedicated to providing a high quality service and **We** want to ensure that **We** maintain this at all times.

If **You** have any questions or concerns about the **Policy** or the handling of a claim please contact SportsCover Direct through whom this **Policy** was arranged.

Complaints Officer
SportsCover Direct Ltd
Dovetail House
Wycombe Road
Stokenchurch
High Wycombe HP14 3RQ
United Kingdom

Telephone Number: +44 (0)1494 484800
E-mail: contact@sportscover.co.uk

If **You** wish to make a complaint **You** can do so at any time by referring the matter to:

Complaints Department
XL Catlin Services SE, UK Branch
20 Gracechurch Street
London EC3V 0BG
United Kingdom

Telephone Number: +44 020 7743 8487
E-mail: axaxlukcomplaints@axaxl.com

XL Catlin Services SE acts on **Our** behalf in the administration of complaints.

If **You** remain dissatisfied after the Complaints Department has considered **Your** complaint, or **You** have not received a final decision within eight (8) weeks, **You** can refer **Your** complaint to the Financial Ombudsman Service at:

Financial Ombudsman Service
Exchange Tower
London, E14 9SR
United Kingdom

E-mail: complaint.info@financial-ombudsman.org.uk

From within the United Kingdom

Telephone Number: 0800 0234 567 (free for people phoning from a "fixed line", for example, a landline at home)

Telephone Number: 0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom

Telephone Number: +44 (0)20 7964 0500
Fax Number: +44 (0)20 7964 1001
Text Number: 07860 027 586 Call Back Service

The Financial Ombudsman Service can look into most complaints from consumers and small businesses. For more information contact them on the above number or address, or view their website: www.financial-ombudsman.org.uk

1.11 Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **We** are unable to meet **Our** obligations under this **Policy**. If **You** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this **Policy**. Further information about the Scheme is available from the Financial Services Compensation Scheme (PO Box 300, Mitcheldean, GL17 1DY) and on their website: www.fscs.org.uk.

1.12 Eligibility

This **Policy** is only available to persons who are residents of the **United Kingdom**. To persons defined as **Insured** under the **Schedule**.

1.13 Regulatory Information

(a) AXA XL Insurance Company UK Limited

AXA XL Insurance Company UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 423308).

Registered office: 20 Gracechurch Street, London, EC3V 0BG.
Registered in England No. 5328622.

(b) SportsCover Direct Ltd.

SportsCover Direct Ltd. are authorised and Regulated by the Financial Conduct Authority (Firm Reference No. 309959).

Registered office: Dovetail House, Wycombe Road, Stokenchurch, High Wycombe HP14 3RQ
Registered in England No. 2586372.

You can check this out on the FCA's website at www.fca.org.uk which includes a register of all the firms they regulate or by calling the FCA on 0800 111 6768.

(c) XL Catlin Services SE

XL Catlin Services SE acts as an agent of AXA XL Insurance Company UK Limited in connection with this **Policy**. XL Catlin Services SE is a registered insurance intermediary authorised and regulated by the Central Bank of Ireland.

Registered Office 8 St. Stephen's Green, Dublin 2, D02 VK30, Ireland.

Registered in Ireland Number 659610.

You can check this information on the Central Bank of Ireland's website at www.centralbank.ie which includes a register of all the firms they regulate.

1.14 Automatic Renewal

Where **Your Policy** is subject to Automatic Renewal as stated in the **Schedule**, this means that unless **You** tell **Us** through SportsCover Direct otherwise, **Your** new insurance cover will start on **Your** renewal date. **You** will be notified through the email address you have registered with SportsCover Direct of the intention to renew **Your Policy** at least twenty-one (21) days prior to **Your** renewal date.

In a small number of cases, **Your Policy** may not be eligible for auto renewal. If this is the case, **You** will be notified ahead of the renewal date, for example if **You** have previously told **Us** **You** don't want to automatically renew **Your Policy**. If this is the case, **You** will be notified at least twenty-one (21) days prior to **Your** renewal date.

If **You** don't want to renew **Your Policy** or wish to opt out of the automatic renewal process, please let **Us** know before **Your** renewal date.

After **Your** renewal date **You** have the right to cancel **Your Policy** at any time. To cancel **Your** Policy effective from **Your** renewal date and receive a full refund of any premium paid, please notify **Us** in writing, by email

or telephone, within forty-five (45) days and not fourteen (14) days as stated within the Cancellation and Cooling Off Section of this **Policy**. A full refund of any premium paid will be made.

Outside of this timeframe **You** have the right to cancel **Your Policy** at any time. Please refer to 1.5 - Cancellation and Cooling-Off Period above.

If **You** pay for **Your Policy** by credit or debit card, SportsCover Direct will collect the renewal premium on or around seven (7) days prior Your renewal date using the last card details **You** gave them. If for whatever reason SportsCover Direct are unable to collect the premium using the last card details **You** gave them, they will contact **You** to seek an alternative payment method.

Should SportsCover Direct be unable to make contact with **You** and obtain payment, then **Your Policy** shall cease from **Your** renewal date.

2. General Definitions

The words and phrases appearing in this **Policy** in bold type with a capital letter have special meanings and are defined below. Plural forms of the words defined have the same meaning as the singular form. Certain Sections also contain additional definition specific to that Section.

- 2.1 **Accident or Accidental** means a sudden, unexpected and specific event occurring at an identifiable time and place.
- 2.2 **Bodily Injury** means an injury to the body caused by **Accidental**, violent, visible and external means. Please refer to Sections 5 and 6 for the specific definitions relating to those sections.
- 2.3 **Ceased to Trade** means in relation to **Self Employed**, their business ceasing to trade as a direct result of it being unable to pay its debts as and when they fall due and has been so declared to HM Revenue & Customs.
- 2.4 **Children** means a person or person(s) who is eighteen (18) years of age or under and in full time education.
- 2.5 **Communicable Disease** means any illness, sickness, disease, infection, condition, or disorder caused, in whole or in part, by any direct or indirect contact with or exposure to any virus, parasite, or bacteria or any disease-causing agent of any nature regardless of the method of transmission, contact or exposure.
- 2.6 **Computer Virus** means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer Virus includes for example Trojan Horses, worms and time or logic bombs.
- 2.7 **Electronic Data** means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.
- 2.8 **Employed/Employment** means gainful Permanent Employment, Contract Employment or Self Employment within the **United Kingdom** for a minimum of twenty-five (25) hours per week and paying the appropriate National Insurance contributions.
- 2.9 **Endorsement** means a change or variation of the terms, conditions and/or exclusions of this **Policy** agreed by **Us**, as stated in the **Schedule**.
- 2.10 **Excess** means the amount shown on the **Schedule** which will be deducted from any claims settlement **We** make.
- 2.11 **Family** means **Your Spouse** and **Your Children**, or **Children** of those individuals.
- 2.12 **Golfing Equipment** means golf clubs, balls, bags, trolleys, single seater buggies, GPS equipment and range finders, clothing, footwear and accessories specifically designed and purchased for **Playing Golf** including baggage, **Personal Possessions** and trophies, cups and awards.
- 2.13 **Golfing Event** means playing or practising golf at a **Recognised Golfing Venue** or attending a recreational golfing activity as a spectator or a guest.
- 2.14 **Insured Person** means any person shown in the **Schedule** as being an insured person and, where applicable, the insured person's legal personal representatives. Cover for the **Insured Person** applies until the end of the **Period of Insurance** or the date on which the **Policyholder** cancels the **Policy**, whichever occurs first.
- 2.15 **Maximum Limit** means the maximum amount **We** will pay in the event of a claim, as shown in the **Schedule**.
- 2.16 **Operative Time** means:
- (a) Sections A and I - at any time;

- (b) Sections B,C,D,E,F,G,H and J - while **Playing Golf** or attending a **Golfing Event**, including travel to and from such event and only from the time **You** leave **Your** residence, place of work, place of education or hotel or other accommodation, whichever is the last **You** leave from, until **Your** return.

But always within the **Territorial Limits**.

- 2.17 **Period of Insurance** means the period stated in the **Schedule**.
- 2.18 **Personal Possessions** means clothing, baggage and items worn, used or carried by **You** including furs, spectacles, contact lenses and hearing aids, photographic, mobile communication and computer equipment, pedal cycles, other sports equipment and specialist clothing and other similar items all belonging to **You** or for which **You** are legally responsible which are normally carried away from **Your** residence but excluding money, credit, debit or store cards.
- 2.19 **Play/Playing Golf** means being physically engaged in a continuous round of golf or practice session at a **Recognised Golfing Venue**.
- 2.20 **Policy** means this document of insurance together with the **Schedule** and any applicable **Endorsements**.
- 2.21 **Policyholder** means the person who purchased this **Policy** and is named in the **Schedule** as the **Policyholder** and, where applicable, the **Policyholder's** legal personal representatives.
- 2.22 **Professional Golfer** means a person who earns more than 50% of their income from **Playing Golf** or coaching or teaching golf or is employed by a golf club as a golf professional.
- 2.23 **Qualified Medical Practitioner** means a registered medical practitioner, who is not an **Insured Person** or related to an **Insured Person**, who is currently registered with the General Medical Council in the United Kingdom to practice medicine.
- 2.24 **Recognised Golfing Venue** means venues that include nine (9)-hole golf courses, eighteen (18)-hole golf courses and driving ranges but excluding crazy golf venues.
- 2.25 **Road** means a public highway to which the public has access, including bridges over which the **Road** passes.
- 2.26 **Self Employed** means **You** are actively working alone or with others (whether in a partnership or as a member of a limited liability partnership) and paying Class 2 National Insurance contributions and being assessable to Income Tax under Schedule D Case I / II.
- 2.27 **Schedule** means the document attached to this **Policy** entitled "**Schedule**".
- 2.28 **Spouse** means **Your** husband or wife or live-in partner.
- 2.29 **Territorial Limits** means the geographic regions stated as being covered on the **Schedule**. However, where cover is provided outside of the **United Kingdom**, then the period overseas is limited to a maximum of one hundred and twenty (120) days within the **Period of Insurance**.
- 2.30 **Terrorism** means an act, including for example the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- 2.31 **Unemployment/Unemployed** means **You** are entirely out of **Work** and being registered for **Work** with The Department for Work and Pensions and in receipt of Job Seekers Allowance (or the equivalent benefit should this change). **You** must provide evidence of Actively Seeking **Work**. If **You** are ineligible for Job Seekers Allowance, **We** will waive the requirement to be in receipt of this provided **You** are receiving National Insurance Credits.

If **You** are a Company Director **Your** company must have been wound up by a creditor who is not a director of that company.

If **You** are **Self Employed** **Your** business must have totally and permanently **Ceased to Trade** as a direct

result of it being unable to pay its debts as and when they fell due, has been declared to HM Revenue and Customs and **You** are actively seeking **Work**.

- 2.32 **United Kingdom** means England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands.
- 2.33 **War** means war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, riot, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
- 2.34 **We/Us/Our** means AXA XL Insurance Company UK Limited.
- 2.35 **Wear and Tear** means a reduction in value through age, natural deterioration, ordinary use, depreciation due to use, damage by exposure to the light, lack of maintenance or damage which happens gradually over a period of time.
- 2.36 **Work/Worked** means gainful **Employment** either full-time, part-time or a zero-hour contract.
- 2.37 **You/Your/Yourself** means the person or entity stated as insured on the **Schedule**.

3. General Conditions

3.1 Interest on Amounts Payable

We will not pay any interest on any amount payable under this **Policy**.

3.2 Other Insurances

If at the time of any **Accidental** loss, damage or liability covered by this **Policy** there is any other insurance covering the same **Accidental** loss, damage or liability, **We** will pay only the ratable proportion of the loss that the **Maximum Limit** under this **Policy** bears to the total amount of insurance covering the loss. This condition is not applicable to E, F and G sections of the **Policy** if operative.

3.3 Our Rights after a Claim

We have the right to:

- (a) take over and conduct in **Your** name the defence or settlement of any claim;
- (b) prosecute in **Your** name to recover at **Our** expense and for **Our** own benefit any claim for reimbursement or for damages against any other persons or for payment **We** have made under this **Policy**; and
- (c) inspect damaged property should **We** wish to do so.
- (d) obtain from **You**, relevant proof of purchase for any items lost or damaged in the form of either:
 - (i) an original sales purchase or till receipt;
 - (ii) a bank or credit card statement confirming evidence of purchase;
 - (iii) an original valuation that was undertaken prior to any loss or damage from the place of purchase or origin;

In the absence of one (1) or more of the above or where proof of ownership cannot be determined, at **Our** option **We** may settle the claim on the basis of the current value of the item(s) at the time of loss or damage.

3.4 Your Duty of Care

It is an important condition to **Our** liability, that **You** shall take all practicable steps to:

- (a) prevent or minimise **Accident**, injury, illness, loss or damage;
- (b) safeguard **Your** property ensuring that every item is afforded a reasonable level of care and protection commensurate with its value;
- (c) recover any property covered by this **Policy**; and
- (d) maintain **Your** property in good condition and repair.

In the event of breach any of the above conditions, the **We** shall have no liability under this **Policy**, unless **You** show that non-compliance with those conditions could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

3.5 Your Duty When You Have a Claim or Possible Claim

It is an important condition to **Our** liability that **You** must comply with the conditions outlined in the claims section of this **Policy**, and with General Conditions and Exclusions, all of which are conditions of the **Policy**.

We shall be entitled to refuse to pay, or reduce the amount **We** pay, for any claim under this **Policy** if **You** do not comply with the following conditions.

You must notify **Us** as soon as practicably possible after the event which causes any potential claim.

We will ask for information as evidence in support of the claim at no expense to **Us**, including information to show that a **Bodily Injury** is a result of an **Accident**. If the information supplied is insufficient, **We** will identify what further information is required.

3.6 If **Your property is lost, stolen, vandalised or maliciously damaged You must:**

- (a) as soon as practicably possible inform the police and if required any other authorities; and
- (b) obtain an incident report number and appropriate report.

For personal liability claims You must:

- (c) as soon as practicably possible send to **Us** (unanswered) every statement of claim, legal process or other communication **You** receive about the claim.
- (d) not negotiate, pay, settle, admit to or deny any claim without **Our** written agreement.

We shall be entitled to refuse to pay, or reduce the amount **We** pay, for any claim under this **Policy** if **You** do not comply with the provisions stated above.

4. General Exclusions

The following exclusions are applicable to the entire **Policy** unless stated otherwise.

We shall not be liable for loss or damage, illness, **Accident**, liability or any expense whatsoever relating to or arising from:

4.1 **Confiscation** Confiscation or detention by Customs or other officials.

4.2 **Communicable Disease**

- (a) any **Communicable Disease** (actual, threatened, perceived or suspected); or
- (b) any act, error, or omission in controlling, preventing, or suppressing, or failing to control, prevent, or suppress, or in any way relating to any actual, threatened, perceived or suspected outbreak of any **Communicable Disease**.

This exclusion applies regardless of any other cause or event contributing concurrently or in any other sequence with or to such loss, damage, claim, cost, expense, or other sum.

Any actual, alleged, threatened, perceived, or suspected presence or existence of any **Communicable Disease** at, on, in, affecting, impacting, or impairing any property, or preventing any use of any property, shall not constitute loss or damage whether physical or otherwise, or loss of use to tangible or intangible property.

The presence of a person or persons at an insured location that is/are possibly infected with a **Communicable Disease** or is/are actually infected with a **Communicable Disease** shall not constitute loss or damage, whether physical or otherwise.

4.3 **Costs and Expenses Costs incurred by You:**

- (a) Preparing the evidence for and submission of **Your** claims;
- (b) Resulting from unlawful activities or criminal proceedings; or
- (c) Complying with any government or local authority requirements notified to **You** before the loss or damage occurred.

4.4 **Cyber**

any loss, damage, destruction, distortion, erasure, corruption or alteration of **Electronic Data** from any cause whatsoever (including for example **Computer Virus**) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

4.5 **Deliberate or Reckless Acts or Damage**

Any deliberate, reckless or malicious act including the direct or indirect consequences of assault or alleged assault by **You**.

4.6 **Fines and Penalties**

Any fine or penalty **You** may incur whilst at a **Golfing Event**.

4.7 **Loss or damage caused by:**

- (a) **Wear and Tear**, scratching, denting or depreciation;
- (b) the process of cleaning, washing, repairing or restoring any article;
- (c) atmospheric, climatic or weather conditions or the action of light;
- (d) rot, fungus, mould, damp or rust;
- (e) vermin, insects or infestation; or

(f) other gradual deterioration.

4.8 **Mechanical Vehicles**

Mechanical vehicles include:

- (a) any mechanically or electrically propelled vehicles other than motorised wheelchairs or golf buggies whilst being used to **Play Golf** at a recognized golfing venue; or
- (b) any machine being used other than for its intended use or for racing, pace making, trials or competitions.

4.9 **Pollution**

Pollution or contamination of air, water or soil unless caused by a sudden identifiable, unintended and unexpected incident that took place in its entirety at a specified time and place.

4.10 **Professional Golfer**

The activities of a **Professional Golfer**.

4.11 **Radioactive Contamination**

Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or its nuclear components.

4.12 **Terrorism**

Any acts of **Terrorism**.

4.13 **War Risks**

War or any action taken to control, prevent, suppress or in any way relating to **War**.

5. Claims

5.1 Claims Notification

Please make contact as soon as practicably possible after the incident giving rise to the claim, to declare it:

Woodgate and Clark Limited, 42 Kings Hill Ave, Kings Hill,, West Malling, Kent, ME19 4AJ

Telephone Number: +44 (0)1732 520273 Email: golf@woodgate-clark.co.uk

5.2 Claims Conditions

- (a) **We** may ask **You** to attend one or more medical examinations. If **We** do, **We** will pay the cost of the examination(s) and for the medical reports and records. **We** will also cover travel expenses to and from the medical examination, if these expenses are agreed by **Us** in advance. **We** shall be entitled to refuse to pay, or reduce the amount **We** pay, for any claim under this **Policy** if **You** or any person insured fails to comply with the provisions stated above.
- (b) **You** must give **Us** permission to obtain medical reports or records needed to investigate **Your** claim from any **Qualified Medical Practitioner** who has treated **You**. **We** shall be entitled to refuse to pay, or reduce the amount **We** pay, for any claim under this **Policy** if **You** or any person insured fails to comply with the provisions stated above.
- (c) If **You** have a pre-existing medical condition or physical impairment **We** may ask an independent **Qualified Medical Practitioner** to assess how this contributes to the claim as there is no cover under this **Policy** in respect of pre-existing medical conditions or physical impairments.
- (d) If **You** die during the **Period of Insurance**, **We** have the right to ask for a post-mortem examination at **Our** expense. If this is refused, **We** shall be entitled to refuse to pay, or reduce the amount **We** pay to beneficiaries of **Your** estate, for any claim under this **Policy**.

5.3 Claims Settlement Conditions

If **We** have replaced any lost or damaged item or set of **Golfing Equipment** **We** will own and have the right to take possession of such lost or damaged item or set of **Golfing Equipment** should such item or **Golfing Equipment** subsequently be found or recovered. No admission, offer, promise, payment, or reimbursement shall be made or given by **You** or on **Your** behalf without **Our** written consent.

5.4 Application of Excess

Before payment of any claim, the **Excess** (where applicable) as stated in the **Schedule** will be deducted from any amount payable.

5.5 Claims Arising Out of One Incident

All claims arising out of one incident or series of related incidents of loss or damage will be treated as one claim.

5.6 Reduction of Maximum Limit

The **Maximum Limit** will not be reduced after the payment of a valid claim, provided **You** carry out any recommendations **We** make to reduce any further loss, damage or injury.

6. Section A - Golfing Equipment

6.1 What is Covered under this Section

We will pay the cost of restoring, repairing or replacing **Golfing Equipment** owned by **You** following **Accidental** loss, **Accidental** damage or theft during the **Period of Insurance**.

We will pay either:

- (a) the cost of replacing the **Golfing Equipment** as new at the date of the loss; or
- (a) if capable of being repaired or the cost of repair;

whichever is the least.

Replacement will be with **Golfing Equipment** of the same or similar specification and quality without any deduction for **Wear and Tear**. The claim settlement shall take into account any discount that would have been available to **Us** if **We** had exercised **Our** right to purchase replacement **Golfing Equipment** using a supplier determined by **Us**.

6.2 Maximum Limit under this Section

We will pay up to but not exceeding the **Maximum Limit** for **Golfing Equipment**. However, sub limits apply to **Personal Possessions** and trophies, cups and awards. The most **We** will pay is the **Maximum Limit**.

6.3 Additional Extension Applicable to this Section

We will also pay up to the sub limit stated in 6.2, for the cost of replacing golfing trophies, cups and awards, following **Accidental** loss, **Accidental** damage or theft during the **Period of Insurance** which belong to **You** or for which **You** are legally responsible but if capable of being repaired the cost of repair, whichever is the least.

6.4 Additional Exclusions – What is Not Covered under this Section

In addition to the General Exclusions, **We** shall not cover **You** for any loss, **Accidental** damage or theft arising out of, contributed to by:

- (a) **Golfing Equipment** which was hired, loaned or entrusted to **You**;
- (b) malicious damage to **Golfing Equipment**, which has not been reported to the police as soon as practicably possible following discovery and the crime reference and name and address of the police station provided to **Us**;
- (c) **Golfing Equipment** in transit which has not been reported to the carrier and evidence obtained;
- (d) **Golfing Equipment** left unattended unless there is evidence of forced entry to premises in which it was last present which is verified by a police report;
- (e) theft from an unattended motor vehicle unless the **Golfing Equipment** is placed in a locked boot or a covered luggage area, all the vehicle's security devices are fully enabled and there is evidence of forced entry which is verified by a police report;
- (f) moth, deterioration or mechanical deterioration of any kind; or
- (g) Business samples, goods, or tools of trade.

7. Section B - Golfing Equipment Hire

7.1 What is Covered under this Section

In the event of a valid claim under Section A **Golfing Equipment**, **We** will cover the cost of temporary hire of **Golfing Equipment** of similar specification for the period of time that **Your Golfing Equipment** is being repaired or until **Your** claim is settled, whichever is the earlier.

The most **We** will pay is the **Maximum Limit**.

7.2 Additional Conditions Applicable to this Section

In addition to the General Conditions, the following shall also apply:

- (a) Any claim under this Section shall be subject to there being a valid claim under Section A "Golfing Equipment";
- (b) Any **Golfing Equipment** hired shall be of a comparable kind to and not substantially better than that lost or damaged;
- (c) **You** will take all practicable steps to minimise the amount of hire charges incurred as a result of the loss of or damage to **Your Golfing Equipment**.

8. Section C - Personal Liability

8.1 What is Covered Under this Section

We will pay up to the **Maximum Limit** stated in the **Schedule** for **Your** personal legal liability which **You** (or if **You** die **Your** personal legal representatives) are legally obligated to pay in compensation to others, including liability incurred through the use of golf buggies and trolleys, that arises as a direct result of **Bodily Injury**, illness or disease or damage to property happening within the **Territorial Limits** and during the **Period of Insurance** and caused by an **Accident** during the **Operative Time**.

In addition to the **Maximum Limit**, **We** will pay legal costs and expenses awarded against **You** or incurred by **You** with **Our** written agreement.

All claims arising out of one incident or series of related incidents will be treated as one claim.

No **Excess** will be applied to a claim made under this Section of the **Policy**.

8.2 Additional Conditions Applicable to this Section

In addition to the General Conditions, the following additional conditions shall apply:

(a) Claims

- (i) **You** must send to **Us**, unanswered and as soon as practicably possible every statement of claim, legal process or other communication **You** receive about the claim.
- (ii) **You** must not negotiate, pay, settle, admit to or deny any claim without **Our** written agreement.

We shall be entitled to refuse to pay, or reduce the amount **We** pay, for any claim under this Section if **You** do not comply with the provisions stated above..

8.3 Additional Exclusions – What is not Covered Under this Section

In addition to the General Exclusions, **We** shall not be liable for:

(a) Damage to property as specified below

- (i) The cost of putting right any defect, alleged defect and/or the cost of maintenance and normal redecoration;
- (ii) Damage to property belonging to **You**, in **Your** care or in the care of **Your** domestic or business employees;
- (iii) **Your** ownership of, occupation of, possession of or use of any land; or
- (iv) Loss or damage to **Golfing Equipment** hired, loaned or entrusted to **You**.

(b) Bodily Injury

- (i) **Bodily Injury** to or illness contracted by **You**, **Your Family**, any permanent member of **Your** household or any person employed by **You** other than a person who is temporarily employed as a caddy;
- (ii) **You** being under the influence of alcohol or drugs, except a drug prescribed to **You** by a medical adviser, and taken in accordance with their instructions, where there is sufficient evidence to conclude that the use of alcohol or drugs contributed to an **Accident**.

(c) Contractual Liability

Liability under any contract unless **You** would have been liable had the contract not existed.

(d) **Animals and Pets**

Ownership, possession, custody or care of any animal.

(e) **Business, Trade or Professional Risks**

- (i) Any trade, business or professional activity;
- (ii) Any goods sold, supplied, repaired, renovated, restored, tested or serviced by **You** or **Your** domestic employees;
- (iii) Remedial professional or other advice or treatment given, administered or omitted by **You** or a director, partner or employee of a profession, occupation or trade; or
- (iv) Farming and keeping of farm animals and poultry.

9. Section D - Third Party Property Damage

9.1 What is covered under this Section

We will provide cover up to the **Maximum Limit** for any non-negligent loss or damage to the property of others that **You** may cause by **Accident** within the **Territorial Limits** during the **Operative Time** and during the **Period of Insurance**.

9.2 Additional Conditions Applicable to this Section

In addition to the General Conditions, the following shall also apply:

- (a) Settlement shall be considered without legal liability or negligence being proven or court action otherwise being taken;
- (b) Cover is excluded for loss or damage to **Golfing Equipment** hired, loaned or entrusted to **You**.
- (c) Despite General Exclusion 4.7, **We** will decide whether to repair, make a cash payment, or replace an item as new under this section only, subject always to the limits stated in the **Schedule**.

10. Section E - Personal Accident

10.1 Additional Definitions Applicable to This Section

In addition to the General Definitions the following words and phrases will have the same special meaning in this section wherever they appear in **bold type**. The General Definitions also apply, unless they are altered below for the purposes of this Section. Plural forms of the words defined have the same meaning as the singular form.

- (a) **Accident or Accidental** means a sudden, unexpected and specific event external to the body occurring at an identifiable time and place.
- (b) **Bodily Injury** means an identifiable physical injury to **Your** body which is caused directly and solely by an **Accident**, is not intentionally self-inflicted and does not result from sickness or disease.
- (c) **Gradually Operating Cause** means a cause that is the result of a series of events which occur or develop over time that cannot be attributable to a single **Accident**.
- (d) **Loss of Limb** means:
 - In the case of a leg:
 - (i) Loss by permanent physical severance at or above the ankle; or
 - (ii) Permanent, total and irrecoverable loss of use of a complete leg or foot.
 - In the case of an arm:
 - (iii) Loss by permanent physical severance of the four (4) fingers at or above the metacarpophalangeal joints (where the fingers join the palm of the hand); or
 - (iv) Permanent, total and irrecoverable loss of use of a complete arm or hand.
- (e) **Loss of Sight** means:
 - (i) Permanent, total and irrecoverable loss of sight, certified by a **Qualified Medical Practitioner**;
 - (ii) in both eyes if **Your** name is added to the Register of Blind Persons on the authority of a **Qualified Medical Practitioner**;
 - (iii) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (seeing at three (3) feet what **You** should see at sixty (60) feet), which is certified by a **Qualified Medical Practitioner**.
- (f) **Permanent Total Disablement** means permanent, total and irrecoverable disablement as a result of an **Accident** which is certified by a **Qualified Medical Practitioner** and results in an **Insured Person's** inability to work in any gainful employment whatsoever and which in all probability will continue for the rest of their life.

10.2 What is Covered Under this Section

We shall pay **You** the amount stated in the **Table of Benefits** below if, during the **Operative Time**, within the **Territorial Limits** and the **Period of Insurance**, **You** sustain a **Bodily Injury** caused by an **Accident** which shall solely and independently of any other cause result in a claim under any of the items described in the **Table of Benefits** below. The amount payable will depend on the type of cover **You** have chosen as shown in the **Schedule**.

Item	Description
(Ea)	Death
(Eb)	Loss of Limb (one or more)
(Ec)	Permanent, total and irrecoverable Loss of Sight in: a) both eyes b) one eye
(Ed)	Permanent, partial and irrecoverable Loss of Sight in: a) both eyes b) one eye
(Ee)	Permanent Total Disablement

10.3 Additional Conditions Applicable to this Section

In addition to the General Conditions, the following conditions shall also apply:

- (a) **We** may ask **You** to attend one or more medical examinations. If **We** do so, **We** will pay the cost of the examination(s) and for any medical reports and records and **Your** travelling expenses to attend, if these expenses are agreed in writing by **Us** in advance. If **You** fail to attend without reasonable cause, then **Your** claim may be rejected. **Bodily Injury** must be evidenced by a **Qualified Medical Practitioner**;
- (b) For **Insured Persons** aged eighty (80) and over, the amount payable for items (Ea), (Eb), (Ec) and (Ed) in the **Table of Benefits** is limited to 50% of the amount shown in the **Schedule** and there is no cover under item (Ee);
- (c) For **Children**, the amount payable for item (Ea) in the **Table of Benefits** is limited to 50% of the amount shown in the **Schedule**.

10.4 Additional Exclusions – What is not Covered under this Section

In addition to the General Exclusions, the following exclusions shall also apply:

- (a) **We** shall not pay more than one amount per **Insured Person** for **Bodily Injury** as specified by items (Ea) – (Ed) in the **Table of Benefits** and cover will stop under this section in respect of that **Insured Person** from the date of claim payment;
- (b) **We** will only pay for a **Bodily Injury** resulting in an item specified in the **Table of Benefits**. In the event that an **Insured Person** suffers a **Bodily Injury** for an item not specified in the **Table of Benefits** or an injury for part of an item specified in the **Table of Benefits**, no claim will be paid; or
- (c) **We** will not pay the benefit for both items (Ec) a) and (Ec) b), or both items (Ed) a) and (Ed) b).
- (d) **We** shall not pay any claims arising from:
 - (i) death or **Bodily Injury** sustained after one hundred and eighty (180) days from the date of the **Accident**;
 - (ii) death or **Bodily Injury** if prior to each **Accident** **You** were aware of any existing medical condition or set of circumstances that could reasonably be expected to give rise to a claim;
 - (iii) **You** deliberately or recklessly exposed **Yourself** to danger (other than in an attempt to save human life);
 - (iv) manual work in connection with a profession, business or trade;
 - (v) flying, unless **You** are a fare-paying passenger on a commercial flight;
 - (vi) death by suicide, attempted suicide or intentional self-injury;

- (vii) any degenerative condition, medical condition, physical impairment or disablement (as determined by a **Qualified Medical Practitioner**) in existence at the time of sustaining a **Bodily Injury**. This will be taken into account by **Us** in assessing the amount payable;
- (viii) a **Gradually Operating Cause** or which results in a diagnosis of fibromyalgia (a syndrome characterised by chronic pain in the muscles and soft tissues surrounding joints, fatigue and tenderness at specific sites in the body), myalgic encephalomyelitis (muscle pains and inflammation of the brain and spinal cord), chronic fatigue syndrome, post-traumatic stress disorder or other anxiety disorder, any mental disorder or any disease of the nervous system; or
- (ix) **You** being under the influence of alcohol or drugs, except a drug prescribed to **You** by a medical adviser, and taken in accordance with their instructions, where there is sufficient evidence to conclude that the use of alcohol or drugs contributed to an **Accident**.

11. Section F - Hospitalisation

11.1 Additional Definitions Applicable this Section

In addition to the General Definitions the following words and phrases will have the same special meaning in this section wherever they appear in **bold type**. The General Definitions also apply, unless they are altered below for the purposes of this Section. Plural forms of the words defined have the same meaning as the singular form.

(a) **Bodily Injury**

Identifiable physical injury to **Your** body which is caused directly and solely by an **Accident**, is not intentionally self-inflicted and does not result from sickness or disease.

(b) **Day**

Every complete twenty-four (24) hour period.

(c) **Hospital**

An institution which has accommodation for in-patients and facilities for diagnosis, surgery and treatment. It does not include a long-term nursing home, a rehabilitation centre, a retirement home or an extended-care facility.

(d) **Hospitalisation**

Admission to a **Hospital** as an in-patient and for at least twenty-four (24) hours in a row.

11.2 What is Covered under this Section

We will pay **You** per **Day**, up to the **Maximum Limit** or until **You** are discharged from **Hospital** whichever occurs first, if during the **Operative Time**, within the **Territorial Limits** and **Period of Insurance** and as a result of having sustained a **Bodily Injury** **You** are admitted to **Hospital** as an in-patient on the recommendation of a **Qualified Medical Practitioner**.

11.3 Maximum Limit Applicable to this Section

The **Maximum Limit** payable under this section per **Insured Person** is as defined in The **Schedule**;

11.4 Additional Exclusions – What is not Covered Under this Section

In addition to the General Exclusions, the following shall also apply:

(a) This **Policy** shall not cover **Hospitalisation** caused by or resulting from the following:

- (i) Any self-inflicted injury or attempted self-injury;
- (ii) Any examination for check-up purposes;
- (iii) Any condition that originated prior to the **Accident** causing **Bodily Injury**.

(b) **You** being under the influence of alcohol or drugs, except a drug prescribed to **You** by a medical adviser, and taken in accordance with their instructions, where there is sufficient evidence to conclude that the use of alcohol or drugs contributed to an **Accident**.

11.5 Additional Conditions Applicable to this Section

In addition to the General Conditions, the following shall also apply:

(a) **We** may ask **You** to attend one (1) or more medical examinations at **Our** own expense, **We** will also cover **Your** travel expenses to and from the examination if these expenses are agreed by **Us** in advance. **We** shall be entitled to refuse to pay, or reduce the amount **We** pay, for any claim under this Section if **You** or any person insured fails to comply with the provisions stated above

12. Section G - Dental and Optical Treatment

12.1 Additional Definitions Applicable to this Section

In addition to the General Definitions the following words and phrases will have the same special meaning in this section wherever they appear in **bold type**. The General Definitions also apply, unless they are altered below for the purposes of this Section. Plural forms of the words defined have the same meaning as the singular form.

(a) **Accident or Accidental**

A sudden, unexpected and specific event external to the body occurring at an identifiable time and place.

(b) **Dental Injury**

Damage to permanent natural teeth (but not milk teeth) and any resulting damage to gums, caused by a force arising outside of the mouth.

(c) **Dental Injury Expenses**

The costs incurred for the treatment of **Dental Injury** including dental examination, dental treatment and dentures but not including repairs or charges paid under dental care contracts.

(d) **Optical Injury**

Damage to eye(s) caused by a force outside the optical area.

(e) **Optical Injury Expenses**

The costs incurred for the treatment of an **Optical Injury** including examinations but not including repairs or charges covered under optical care contracts.

12.2 What is Covered Under this Section

We will cover **You** in respect of **Dental Injury Expenses** and **Optical Injury Expenses** incurred from a **Dental Injury or Optical Injury** as a result of an **Accident** which occurred during the **Operative Time**, within the **Territorial Limits** and **Period of Insurance**.

We will pay **You** for a period of up to twelve (12) months following the date of **Dental Injury or Optical Injury** whichever occurs first but **We** will not pay more than the **Maximum Limit**.

12.3 Additional Exclusions – What is not Covered under this Section

In addition to the General Exclusions, the following shall also apply.

We shall not pay:

- (a) more than the **Maximum Limit** shown in the **Schedule**;
- (b) any claims for **Dental Injury** that did not result from an **Accident**
- (c) any claims for **Optical Injury** that did not result from an **Accident**
- (d) for self-inflicted injury, or attempted self-inflicted injury;
- (e) any pre-existing **Dental Injury** or **Optical Injury**;
- (f) normal **Wear and Tear**; or
- (g) any claims for a **Dental Injury** or **Optical Injury** which has not manifested within seven (7) days of the date of the **Accident**.

12.4 Additional Conditions Applicable to this Section

In addition to the General Conditions, the following shall also apply:

- (a) **Dental Injury Expenses** and **Optical Injury Expenses** shall only be those necessarily incurred within twelve (12) months of the date of the **Dental Injury** or **Optical Injury**;

- (b) Any dental treatment must be carried out by a dental practitioner registered with the General Dental Council (or foreign equivalent) in a dental surgery or foreign equivalent.

13. Section H - Loss of Tournament Fees

13.1 What is Covered Applicable to this Section

We will pay **You** up to the **Maximum Limit** in respect of the non-refundable portion of **Your** golf tournament entry fee following **Your** non-attendance at or during a golf tournament due to an unexpected, unforeseen sickness or **Accidental Bodily Injury** during the **Period of Insurance**.

13.2 Additional Conditions Applicable to this Section

In addition to the General Conditions, the following shall also apply:

It is an important condition to **Our** liability under this Section, that:

- (a) cover under this section is only provided for **You** or members of **Your Family**;
- (b) a **Qualified Medical Practitioner's** written advice must be obtained as soon as practicably possible of the tournament start date or withdrawal date, confirming that **You** are or were unable to play;
- (c) **You** must provide verification of club tournament entry fees by the committee of the member club and evidence that such entry fees have been paid;
- (d) in the event of a claim, **We** shall ask **You** or **Your Family** member to attend one or more medical examinations at **Our** expense, **We** will also cover the travelling expenses incurred to attend the examination, if these expenses are agreed by **Us** in advance.

We shall be entitled to refuse to pay, or reduce the amount **We** pay, for any claim under this Section if **You** do not comply with the following conditions.

14. Section I - Loss of Club Subscription

14.1 What is Covered Under this Section

- (a) In the event **You** are unable to **Play Golf** if **You** or a member of **Your Family** has an **Accident**, becomes sick or disabled during the **Period of Insurance**, **We** will pay **You** up to the **Maximum Limit** in respect of the unused and irrecoverable portion of **Your** club membership for the remaining period of that membership up to the end of the current membership year.
- (b) If **You** are **Employed** and become **Unemployed** during the **Period of Insurance**, **We** will pay **You** the proportional amount of **Your** club membership fees for the period from when **You** became **Unemployed** to the end of the current membership year.

We will pay **Your** membership fee:

- (i) until the expiry date of **Your** club membership, or
- (ii) the last day of **Your Unemployment**, or
- (iii) the date **You** stop providing proof that **You** remain **Unemployed**, or
- (iv) if **We** have reached the **Maximum Limit**

whichever occurs first.

- (c) If **You** are **Self Employed** and **Your** business permanently **Ceased to Trade** and **You** become **Unemployed**, **We** will pay **You** the proportional amount of **Your** club membership fees for the period from when **You** became **Unemployed** to the end of the current membership year.

We will pay **Your** membership fee:

- (i) until the expiry date of **Your** club membership, or
- (ii) the last day of **Your Unemployment**, or
- (iii) the date **You** stop providing proof that **You** remain **Unemployed**, or
- (iv) if **We** have reached the **Maximum Limit**

whichever occurs first.

14.2 Maximum Limit under this Section

We shall not pay more than the **Maximum Limit** however for **Unemployment** claims **We** will not pay more than £500.

14.3 Additional Conditions Applicable to this Section

In addition to the General Conditions, the following shall also apply:

- (a) any claim paid under this section will be subject to prior verification of club fees and refund policy of the committee of the member club for the period in question;
- (b) It is an important condition to **Our** liability under this **Section**, that, any illness or disablement must be diagnosed by a **Qualified Medical Practitioner** who confirms their expectation that the illness or disablement is likely and expected to extend for over one (1) month from first diagnosis. **Evidence** of this expectation must be provided to **Us**.

We shall be entitled to refuse to pay, or reduce the amount **We** pay, for any claim under this section if **You** do not comply with this condition.

- (c) in the event of a claim, **We** may ask **You** or **Your Family** member to attend one or more medical examinations at **Our** expense, **We** will also cover the travelling expenses incurred to attend the examination, if these expenses are agreed by **Us** in advance.

We shall be entitled to refuse to pay, or reduce the amount **We** pay, for any claim under this Section if **You** do not comply with this condition without reasonable cause.

- (d) in the case that **You** are **Unemployed** documentary evidence will be required that **You** are actively seeking **Work** including copies of Job Application forms, interview letters and rejection letters.

14.4 **Additional Exclusions – What is Not Covered Under this Section**

In addition to the General Exclusions, **We** shall not be liable for claims:

- (a) for any persons aged over seventy-five (75) years and for **Unemployment** claims for persons aged over sixty-five (65) years.
- (b) If, prior to the **Period of Insurance**, **You** were aware of any existing medical condition and /or set of circumstances that could be expected to give rise to a claim under this Section.
- (c) arising from or related to:
 - (i) **Your** willful exposure to risk (other than in an attempt to save human life);
 - (ii) **Your** manual work in connection with a profession, business or trade;
 - (iii) **You** flying (except whilst travelling as a passenger in a fully licensed, multi-engine, passenger carrying aircraft);
 - (iv) **Your** suicide or attempted suicide, intentional self-injury;
 - (v) **You** being under the influence of alcohol or drugs, except a drug prescribed to **You** by a medical adviser, and taken in accordance with their instructions, where there is sufficient evidence to conclude that the use of alcohol or drugs contributed to an **Accident**; **You** motor cycling, as either driver or passenger, unless the driver holds a current licence permitting him/her to ride the motor cycle;
 - (vi) any pre-existing defect, infirmity, sickness or disease **You** may have;
 - (vii) any medical or surgical treatment to **You**;
 - (viii) for the first ninety (90) days in respect of sickness or disablement and **Unemployment** to **You**;
 - (ix) **You** became **Unemployed** or received verbal or written notification of **Unemployment** prior to the inception of this **Policy** or renewal of **Your** membership;
 - (x) **You** resign, retire or **Your Unemployment** is in any way voluntary;
 - (xi) **You** become **Unemployed**, or are engaged in **Work** for which becoming **Unemployed** is a seasonal occurrence or a regular feature of **Your** particular job;
 - (xii) **You** are **Employed** on a fixed term contract and become **Unemployed** at the end of a fixed-term contract, unless **You**:
 - (1) **Worked** continuously for the same employer for at least two (2) consecutive years; or
 - (2) Have been on a contract for at least one (1) year which has been renewed at least once; or
 - (3) Were originally **Employed** on a permanent basis by the same employer but were transferred to a fixed term contract by the employer without a break in **Employment**
 - (4) **You** were **Employed** on a casual or temporary basis or zero (0) hours contract or **Employed** by an employer for a specific task or job and the completion of this task or job has resulted in **Your Unemployment**.

- (xii) **You** become **Unemployed** as a result of **Your** own act, misconduct, breach of contract, dismissal, omission or negligence.
- (xiii) **Your Unemployment** is as a result of any unlawful act on **Your** part.
- (xiv) **Unemployment** outside the **United Kingdom**.

15. Section J - Hole in One

15.1 Additional Definitions Applicable to this Section

In addition to the General Definitions the following words and phrases will have the same special meaning in this section wherever they appear in **bold type**. The General Definitions also apply, unless they are altered below for the purposes of this Section. Plural forms of the words defined have the same meaning as the singular form.

(a) **Club House Expenses**

The costs of one (1) drink per person from the club premises for all members of **Your** party and all persons present at the club house when **You** arrive.

(b) **Hole in One**

The driving of a golf ball from the tee into the hole in a single stroke.

15.2 What is Covered Under this Section

We agree to pay up to the **Maximum Limit** in respect of **Your Club House Expenses** in the event that **You** achieve a **Hole in One** whilst **Playing Golf** during a medal or club competition during the **Period of Insurance** and within the **Territorial Limits**.

15.3 Additional Conditions Applicable to this Section

In addition to the General Conditions, the following shall also apply:

It is an important condition to **Our** liability under this Section, that :

- (a) Score cards must be fully completed and verified by the club secretary;
- (b) No practice shots are allowed and holes shall not be shorter than the club specification;
- (c) Claims for **Club House Expenses** must be submitted in writing with details of the expenditure and receipts as proof.

We shall be entitled to refuse to pay, or reduce the amount **We** pay, for any claim under this Section if **You** do not comply with the following conditions.

