

This document is a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This is a Golf insurance which will cover an individual person for their amateur golfing activities and their equipment. The activities covered and type of insurance provided will be detailed on the policy schedule.



What is insured?

All the benefits listed are subject to the limits shown on the Policy Schedule. Some benefits may not apply to some types of cover.

- **Golfing Equipment** - Covers the cost of restoring, repairing, or replacing your equipment following accidental loss, damage or theft.
- **Personal Possessions** - Pays the cost of restoring, repairing or replacing your personal possessions following accidental loss, damage or theft.
- **Personal Liability** - Covers your legal liability should you cause injury or damage to a third party or their property caused whilst on the way to, or at the golf course.
- **Third Party Property Damage** - Covers non-negligent loss or damage to others' property caused whilst playing golf.
- **Personal Accident** - Pays a lump sum should you suffer an accident resulting in death or permanent injury whilst playing golf or attending a golfing event.
- **Hospitalisation** - A daily payment if you are admitted to hospital as a result of a golf injury.
- **Loss of Tournament Fees** - Pays compensation for the non-refundable portion of tournament entry fees due to sickness or injury.
- **Dental & Optical Treatment** - Covers you for dental and optical expenses that you incur as a result of an accident whilst playing golf or attending a golf event.
- **Loss of Club Subscriptions** - Pays compensation for the irrecoverable portion of your club membership should you be unable to play golf due to sickness, injury or unemployment.
- **Trophies, Cups & Awards** - Protection for accidental loss/damage or theft of trophies, cups and awards.
- **Hole-In-One** - Covers your bar bill if you achieve a hole-in-one whilst playing in a medal or club competition.



What is not insured?

- Claims where you cannot provide sufficient supporting evidence.
- Taking part in activities where there is an increased risk of injury unless we have agreed otherwise.
- More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- The policy excess that is applicable to each person, section and/or claim.
- Claim circumstances you were aware of before your policy was issued.
- Any deferment period when no benefit is payable, as shown in your policy documents.
- Theft when sports shooting equipment is left unattended.
- Claims for, or relating to, pre-existing medical conditions.
- Professional golf activities



Are there any restrictions on cover?

- Cover is only available to residents of the UK, Channel Islands or Isle of Man.
- Equipment stolen from a vehicle unless locked in a boot or covered luggage area with evidence of forced entry which is verified by a police report.
- Your policy may contain a limit on the age of the insured persons and certain levels of cover may be restricted according to the customer's age.
- There are General Conditions that you have to meet for cover to apply.
- General Exclusions apply to the whole policy and each section contains exclusions specific to that section.



Where am I covered?

Cover will apply to anywhere in the United Kingdom, Channel Islands, or Isle of Man with some cover options extending to include Worldwide protection (subject to the period overseas is limited to a maximum of 120 days within the period of insurance).



What are my obligations?

- You must take care when answering any questions that we ask by ensuring that any information provided is accurate and complete.
- You must read your policy carefully to ensure you have the cover you need.
- You must tell us as soon as practicably possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take all practicable steps to protect yourself and your property against accident or injury to minimise any claim.
- You must comply with all legal requirements, regulations, rules, and guidelines imposed on you by any competent authority.
- You must retain evidence of any costs incurred in respect of your treatment or recovery from an accident or injury and for any replacement or repairs to your equipment.



When and how do I pay?

You can pay your premium in full, either by debit or credit card. Alternatively monthly payments options may also be available by paying an initial deposit when purchasing the policy, followed by monthly Direct Debit payments. If you have selected this option, you will be informed of the date and amounts of each payment.



When does the cover start and end?

Your policy provides cover during the period shown on your insurance confirmation.



How do I cancel the contract?

Should you change your mind or wish to cancel your policy for whatever reason we offer a full refund within 14 days of purchase provided no claim has been made. Where cancellations are made after 14 days of the start date of the policy, the premium refund will be provided on a pro-rata basis and an administration fee will be charged. Should you wish to cancel your policy please refer to the Policy Wording or call us on **01494 484800** or email sales@sportscoverdirect.com Full details of the cancellation policy are in the Terms and Conditions.

Should you change your mind or wish to cancel your policy for whatever reason we offer a full refund within 14 days of purchase provided no claim has been made. Where cancellations are made after 14 days of the start date of the policy, the premium refund will be provided on a proportional basis and an administration fee will be charged by SportsCover Direct. Should you wish to cancel your policy please refer to the policy wording or call us on **01494 484800** or email sales@sportscoverdirect.com. Full details of the cancellation policy are in the terms and conditions.



How do I make a claim?

To make a claim refer to your schedule of insurance, policy wording or visit www.sportscoverdirect.com/claims for details of the claims handler and the claims process.