

Golfers Policy
Statement of Demands & Needs
Carrick Neill

Your requirements

The Golfers Policy meets the demands and needs of a golfer who wishes and needs to ensure they are covered for legal liability as a result of golfing activities, loss or damage to golfing equipment and other benefits.

For this type of insurance our search was limited to a single insurer with whom we have negotiated a product specifically for our customers. In certain circumstances, insurers may have delegated authority to us to carry out certain activities, such as binding risks, handling claims or issuing documents.

On this occasion, we have not provided you with a recommendation, guidance or advice on whether the product(s) you have selected is the most suitable for your needs. This policy is underwritten by Hiscox Insurance Company Limited.

- It is for you to decide whether the product(s) meets your needs.
- We will have asked you some questions to narrow down the selection of products available, including any applicable extensions to the policy to ensure that you receive a competitive offer.
- Please ensure you read your documentation carefully to confirm that the cover meets your requirements, paying particular attention to exclusions, warranties, conditions, excesses and limits.

If you require any changes to be made or information corrected, please contact us as soon as possible, as failure to do so could mean that your insurance is voided, or may lead to the insurer not paying all or part of your claim.

Any quotation we have provided you with is based on the information you have provided to us when taking out your insurance or when renewing your insurance.

Carrick Neill is a trading name of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority.

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