

It is very important that you understand the policy cover and conditions. Please ensure that you have read all of your policy documents. The Golfers' policy offers some of the broadest levels of cover available, giving our customers true peace of mind. All communications, including the policy wordings, are written in plain English with no jargon to ensure that you know exactly what is and, as importantly, what is not covered.

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**General claims conditions**

The following claims conditions apply to the whole of this **policy**. Any other claims conditions and procedures are shown in the section to which they apply.

**Your obligations**

1. **We** will not make any payment under this **policy** unless **you**:
  - a. give **us** prompt notice of anything which is likely to give rise to a claim under this **policy**, in accordance with the terms of each section.

**You** should make this notification directly to Carrick Neill as follows, ensuring **you** quote **your** policy number:

By telephone on 0131 225 7777; or

By email to [claims@golferspolicy.co.uk](mailto:claims@golferspolicy.co.uk).

For claims arising out of **third party bodily injury**, **you** must notify **us** immediately and in any event within 14 days of a claim or anything which may give rise to a claim. At our request, **you** must confirm the facts in writing within 30 days with as much information as is available. **You**, or a **driver** or any person who is a passenger in a **buggy**, must not admit that they are liable for what has happened or make any offer, deal or payment, unless they have **our** prior written agreement, otherwise **we** will not pay the claim.
  - b. report to the police or relevant local authority, as soon as reasonably possible, any **damage** to **your property** arising from theft, attempted theft, arson, malicious damage, riot or civil commotion and obtain a crime reference from them;
  - c. give **us**, at **your** expense, any information which **we** may reasonably require and co-operate fully in the investigation of any claim under this **policy**;
  - d. make every reasonable effort to minimise any loss, damage or liability and take appropriate emergency measures immediately if they are required to reduce any claim. **You** must arrange for urgent repairs to be done immediately. Before any other repair work begins **we** have the right to inspect **your property** which has suffered **damage**. **We** will tell **you** if **we** want to do this;
  - e. give **us** all assistance which **we** may reasonably require to pursue recovery of amounts **we** may become liable to pay under this **policy**, in **your** name or that of a **driver** or person who is a passenger in a **buggy**, but at **our** expense.

**False claims**

2. If **you** have made a false claim, **we** can refuse to pay a claim or **we** can treat this insurance as though it had never existed.