

Golf Insurance

Insurance Product Information Document

Company: Carrick Neill

Product: Golfers Policy



CARRICK NEILL

Carrick Neill is a trading name of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority.
Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.
www.ajginternational.com

This document provides a summary of the key information relating to this golfers insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation. Please ensure that you read all the information provided carefully to ensure that this insurance meets your needs.

What is this type of insurance?

This policy is designed to meet the needs of golfers who wish to protect themselves and their families against loss of or damage to their golf equipment and buggy, and against claims for compensation arising from their golfing activities, including the ownership and use of their own golf buggy. We can also provide a benefit if you suffer an injury. You can combine the following elements to create a tailored package suitable for you.



What is insured?

Golfers' Liability – if selected

- ✓ Your liability to others for injury or damage to their property arising from your participation in golfing activities. Up to £5,000,000.
- ✓ Damage to someone else's property resulting from your participation in golfing activities, regardless of your legal liability. Up to £25,000.

Golf Equipment – if selected

- ✓ Accidental loss of or physical damage to your golf equipment anywhere in the world.
- ✓ Accidental damage to:
 - Your personal effects arising from golfing activities. Up to £350 for each incident; and
 - Golfing trophies and cups. Up to £500 for each incident
- ✓ Cost you incur in hiring alternative equipment following loss or damage covered under this policy. Up to £500 for each incident.

Golf Buggy – if selected

- ✓ Loss of or damage to your golf buggy anywhere in the UK, including when in transit.
- ✓ Your liability to others for injury or damage to their property arising from the maintenance, operation or use of your golf buggy within the UK by any driver named in the policy. Up to £20,000,000 for damage to property and unlimited cover for bodily injury, for any one accident.
- ✓ Reimbursement of any payment made under the UK Road Traffic Act for emergency treatment following an accident involving your golf buggy. Unlimited cover.

Golfers' Benefits – if selected

- ✓ A capital benefit of £75,000 if you die, lose your sight or a limb, or suffer permanent total disablement while carrying out golfing activities.
- ✓ We will also pay reasonable:
 - Dental treatment costs up to £750; and
 - Optician or ophthalmic treatment costs up to £150,

Incurred as a result of a dental injury or optical injury while carrying out golfing activities.

- ✓ The cost of repairing or replacing your spectacles if lost or damaged while carrying out golfing activities. Up to 150.



What is not insured?

Golfers' Liability

- ✗ Your participation in any golf activities for trade or business purposes.
- ✗ The ownership, possession, maintenance or use of any buggy or vehicle.
- ✗ Damage to property belonging to, or in the care, custody or control of anyone insured under the policy.
- ✗ Your liability to pay a fine or penalty.

Golfers' Equipment

- ✗ Wear and tear, rust, rot, fungus, mould, vermin, infestation, or any gradually operating cause.
- ✗ Theft from an unattended vehicle unless all security measures are in force at the time.
- ✗ Damage to equipment being cleaned, worked on or maintained, or resulting from its own breakdown.
- ✗ Inherent defect, inadequate maintenance, defective use or faulty materials.
- ✗ Loss of damage to money, bank cards, jewellery, watches, glasses, computer equipment, phones or buggies.

Golf Buggy

- ✗ Use of the buggy for a fee or for trade, business or professional use.
- ✗ Intoxication or the use of any drug or controlled substance, other than where medically prescribed and used properly.
- ✗ Use of the buggy outside the confines of a golf course, other than where necessary to cross a highway for the sole purposes of playing golf.
- ✗ Loss of or damage to the buggy while in storage, unless at the home club of a named driver or in a securely locked building at the home of a named driver.
- ✗ Wear and tear, rust, rot, fungus, mould, vermin, infestation, or any gradually operating cause.
- ✗ Damage caused by the buggy's own breakdown.
- ✗ Damage to tyres caused by punctures cuts or bursts.

Golfers' Benefits

- ✗ Suicide or deliberate self-inflicted injury, including intoxication.
- ✗ Emotional or psychiatric conditions, pregnancy or any condition connected to childbirth.



What is insured? (cont)

- ✓ The pro rata cost of your home golf membership if you are unable to play golf as a result of an accidental physical injury suffered while carrying out golfing activities. Up to £2,000.
 - ✓ The pro rata cost of your home golf membership for a period of your unemployment following involuntary redundancy. Up to £1,000.
 - ✓ Your irrecoverable tournament entry fees if you are unable to play golf as a result of an unexpected physical illness. Up to £250.
 - ✓ A capital benefit of £150 if you score a Hole in One while participating in an official competition.
- Up to £300,000 in total under this section for any one event.



What is not insured? (cont)

- ✗ Any congenital, cardiovascular, oncological, chronic or gradually operating condition you knew about at the start of the policy.
- ✗ Any other condition, illness or defect you knew about, unless no treatment had been required in the 24 months before the start of the policy.

General exclusions – applicable to all covers

- ✗ Deliberate acts by you.



Are there any restrictions on cover?

General – applicable to all sections

- ! We will not cover the amount of the excess, where applicable
- ! We will not cover losses unless you are covered under the relevant section of the policy.
- ! Cover for certain items or types of loss or claim are limited. All relevant limits can be found in the policy wording or your schedule.



Where am I covered?

Golf Buggy: United Kingdom Only

All other sections: Anywhere in the world.



What are my obligations?

- You must take care when answering questions and ensure that all information is accurate and complete.
- You must let us know if the information provided changes.
- You must take reasonable care to prevent accident, injury and damage.
- You must tell us as soon as possible about any claim or loss.
- You must see a suitably qualified medical practitioner as soon as possible after suffering an injury.



When and how do I pay?

Please check your policy schedule for payment method.



When does the cover start and end?

Please check your policy schedule for your cover start and end date.



How do I cancel the contract?

If you decide within the first 14 days of taking out this policy that this policy does not meet your requirements, you may cancel this policy by writing to us, provided that no claim has been made, you will receive a full refund of your premium. After 14 days you may cancel the policy at any time by giving us 30 days' written notice. We will give you a pro rata refund of the premium for the remaining portion of the period of insurance after the effective date of cancellation for which you have already paid provided that you have not made a claim. However, we will not refund any premium under £10.