



GOLF INSURANCE

POLICY SUMMARY

SUMMARY OF COVER

We have created this document to give you an overview of some of the important elements of your insurance policy. This is not the complete information and you will need to read the policy wording for the full terms and conditions of the policy.

About Us

Insurancefair is a trading name of Infinity Insurance Solutions who are authorised and regulated by the Financial Conduct Authority (FRN:528912).

What Is Covered

In return for Your premium payment We will insure Your Golfing Equipment for the Period Of Insurance as stated on Your policy Schedule, subject to the terms and conditions in this document and any variations and amendments which have been confirmed in writing by Us. Please read Your policy carefully to ensure You understand the cover We are providing You and that You comply with Our terms and conditions.

Your Insurer

This policy has been arranged by Crispin Speers & Partners Ltd with UK General Insurance Ltd.

Duration

This policy will provide the selected insurance policy for a period of 12 months from the inception date of the policy.

Geographical Limits

Means as a United Kingdom resident domiciled in the United Kingdom, cover is applicable anywhere in the United Kingdom and for up to 90 days Europe (or Worldwide if the appropriate premium is paid) cover during any one Period of Insurance depending on the level of cover purchased.

SUMMARY OF BENEFITS

Sections of cover	Silver	Gold	Platinum	Excess
Golfing Equipment	£1,000	£2,500	£5,000	£100
Personal Liability	£5m	£5m	£5m	£250
Personal Accident	£25,000	£30,000	£50,000	NIL
Golf Club Membership Fees	£500	£1,000	£1,500	£100
Accidental Damage	£2,500	£2,500	£2,500	£100
Personal Effects	£150	£300	£500	£100
Hole In One	£150	£300	£500	NIL
Golf Equipment Hire	£200	£200	£200	£100
Tournament Entry Fees	£150	£200	£250	NIL
Geographical Limits	Europe	Europe	Worldwide	

USEFUL INFORMATION

Customer Services:

Sales Line:

Head Office Address:

Infinity Insurance Solutions Limited
1 Tower View
Kings Hill
West Malling
Kent
ME19 4U

SIGNIFICANT EXCLUSIONS

Section of Cover	Significant Exclusions
Theft of property insured	<p>Claims under £100</p> <p>Theft from a locked room, locked cupboard or confined, fully locked boot unless by forcible and/or violent entry.</p> <p>Theft when golfing equipment is unattended.</p> <p>Theft from any building at the home which is not of brick or stone built construction with a tiled or multi-layer roof.</p>
Accidental damage of property insured	<p>Claims under £100</p> <p>Depreciation in respect of clothing</p> <p>Wear and tear, gradually operating causes, wet or dry rot, atmospheric or climatic conditions, frost, insect and/or vermin.</p> <p>Failure to maintain the golfing equipment in accordance with the manufacturer's instruction.</p>
Personal liability	<p>Claims under £250</p> <p>Where you are entitled to indemnity from another source</p> <p>Any liability if you are a professional golfer</p> <p>When you are under 16 or over 85</p>
Personal accident	<p>Any accident not involving the use of the golf equipment</p> <p>When you are under 16 or over 85</p> <p>When you are over 65 for Permanent Total Disablement</p>
Membership fees	<p>Claims under £100</p> <p>More than 12 months of membership fees in any one period of insurance</p> <p>The first month of disablement by illness and/or accident</p> <p>Claims arising from, or aggravated by, any pre-existing illness or condition</p>
Accidental damage to third party property	<p>Claims under £100</p> <p>Any incident not reported to the golf club secretary or driving range official within 24 hours of the occurrence</p> <p>More than 1 claim in any period of insurance</p>
Personal Effects	<p>Claims under £100</p> <p>Loss of notes or coins in any currency and/or cheques credit cards, stamps, securities or similar documents</p> <p>Loss of mobile telephones and accessories</p>
Hole in one	<p>Any costs incurred where receipts are not provided</p> <p>Any hole in one which is not scored on a recognised course in competition</p> <p>Costs incurred on any other day other than the day of the hole in one</p>
Hire of golfing equipment	<p>Claims under £100</p> <p>When you are under 16 or over 85</p> <p>Any indemnity unless a claim is made under the theft section</p>

HOW TO CANCEL YOUR POLICY

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please return it to the issuing agent within 14 days of issue. On the condition that no claims have been made or are pending, **We** will then refund **Your** premium in full.

Thereafter **You** may cancel the insurance cover at any time by informing the issuing agent however no refund of premium will be payable. The insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

COMPLAINTS PROCEDURE

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the Complaints Procedure below:

Complaints regarding:

SALE OF THE POLICY

Please contact **Your** agent who arranged the Insurance on **Your** behalf. If **Your** complaint about the sale of **Your** policy cannot be resolved by the end of the next working day, **Your** agent will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

CLAIMS

Direct Group Ltd
Customer Relations
Quay Point,
Lakeside Boulevard,
Doncaster,
DN4 5PL

Tel: 0344 854 2072

Fax: 0344 412 4138

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference **05125D**