

# Golf Insurance

## Insurance Product Information Document

**Company: UK General Insurance Company Ltd**    **Product: Insurance Fair Golf Cover**

UK General Insurance Ltd is authorized and regulated by the Financial Conduct Authority. FRN: 310101. Registered in England & Wales No: 4506493.

This document provides 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 cover will cover the cost of theft and accidental damage to your golfing equipment.



#### What is insured?

- ✓ Golfing equipment
- ✓ Personal liability
- ✓ Personal accident
- ✓ Golf club membership fees
- ✓ Accidental damage
- ✓ Personal effects
- ✓ Hole in one
- ✓ Golf equipment hire
- ✓ Tournament entry fees



#### What is not insured?

- ✗ The policy excess
- ✗ Theft where items are left unattended
- ✗ Theft where hired out by you to another person unless you are in attendance
- ✗ Personal effects left in unattended golf bags
- ✗ Wear and tear
- ✗ Marring, scratching, denting, corrosion, rust, change in temperature, dampness, dryness
- ✗ The matching of any undamaged parts of set or collection
- ✗ Any liability if you are a professional golfer.
- ✗ Any liability in connection with your trade, profession or business



#### Are there any restrictions on cover?

- ! Theft from a locked room, cupboard or confined fully locked boot is not covered unless access is by forcible and violent entry
- ! An amount will be deducted in line with depreciated in respect of clothing
- ! Maximum of 12 months membership fees
- ! Hole in one must be scored on a recognised course in competition and be signed and validated by the golf club or course secretary
- ! Proof of ownership must be provided for any golfing equipment claimed for
- ! Any individual item of golfing equipment with a value exceeding £2,500 unless shown on your schedule
- ! The maximum amount for any consumable items is £100



## Where am I covered?

- ✓ Your policy will cover your golf equipment within the UK, the Channel Islands or the Isle of Man during the period of cover. We will also cover your golf equipment for up to a maximum of 90 days anywhere in the world in any one period of cover. However please note that all claims administration, repairs and/or replacement will take place in the UK, the Channel Islands or the Isle of Man only.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

You can pay your premium as a one-off payment. Payment can be made directly to your broker or by debit or credit card.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.