



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 is administered by Infinity Insurance Solutions and arranged by Crispin Speers & Partners Ltd. It is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

UK General Insurance Ltd Firm Reference No. 310101, Infinity Insurance Solutions Limited and Crispin Speers & Partners Ltd are all authorised and regulated by the Financial Conduct Authority.

You can check **Our** details on the Financial Services Register <https://register.fca.org.uk/> or by calling the FCA on 0800 111 6768 (freephone) or 0300 500 8082.

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: 0203 824 0699

CLAIMS DEPARTMENT: 0344 893 1022

PUBLIC LIABILITY CLAIMS DEPARTMENT: 01904 686790

COMPLAINTS - SALE OF POLICY: 0203 824 0699

COMPLAINTS - CLAIMS: 0344 854 2072

COMPLAINTS - PERSONAL LIABILITY CLAIMS: 01904 686790

SIGNIFICANT EXCLUSIONS

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

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.

We 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
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask.

If **We** cancel the policy and/or any additional covers **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover.

Where **Our** investigations provide evidence of fraud or misrepresentation, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Us** with incomplete or inaccurate information, which may result in **Your** policy being cancelled from the date **You** originally took it out and **We** will be entitled to keep the premium.

If **Your** policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance with **Us**, as well as other insurers, in the future.

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** issuing 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 third 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

If Your complaint is about the handling of a personal liability claim, please contact:

Langleys Solicitors LLP, Queens House, Micklegate, York. YO1 6WG

Tel:01904 686790: Email:ukg@langleysclaimsservices.com

For complaints about the handling of any other claims, please contact:

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

Tel: 0344 854 2072 ; Email: customer.relations@directgroup.co.uk

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

