



BY WORRY+PEACE

Please Note: This is the Hole-In-1 Wording for 2018/19.

Customers who purchased their insurance on or after 19/01/2018, should check their Pouch for the active wording for their insurance contract.

Golf Insurance Terms and Conditions

This policy is administered by Worry+Peace and arranged by Crispin Speers & Partners Ltd and 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, Innovative Risk Limited trading as Worry+Peace 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.

This insurance is a contract **You** have made with **Us. We** will insure **You** during the **Period Of Insurance** under the terms set out in this document.

This evidence of insurance, **Your Schedule** and any **Endorsements** are all part of **Your** insurance. **You** should ensure that **You** read them all to avoid any misunderstanding. Please refer to **Your Schedule** for the cover options that **You** have selected. If **You** are unclear as to the cover **You** have selected please call **Your** issuing agent who arranged the insurance on **Your** behalf.

Important Telephone Numbers

Issuing Agent: 0330 880 8326

Claims Department Tel: 0344 893 1022

Public Liability Claims Department Tel: 01904 686790

Complaints - Sale of Policy Tel: 0330 880 8326

Complaints - Claims Tel: 0344 854 2072

Complaints - Personal Liability Claims Tel: 01904 686790

BENEFITS TABLE - Cover Limits and Excesses Per Insured Person

| Sections of Cover | | Birdie | Eagle | Albatross | Excess |
|-------------------|----------------------------------|------------|------------|------------|--------|
| | Geographical Limits | EUROPE | EUROPE | WORLDWIDE | |
| A | Golfing Equipment | £1,000 | £2,500 | £5,000 | £100 |
| B | Personal Liability | £5,000,000 | £5,000,000 | £5,000,000 | £250 |
| C | Personal Accident | £25,000 | £30,000 | £50,000 | Nil |
| D | Golf Club Membership Fees | £500 | £1000 | £1500 | £100 |
| E | Accidental Damage | £2,500 | £2,500 | £2,500 | £100 |
| F | Personal Effects | £150 | £300 | £500 | £100 |
| G | Hole In One | £150 | £300 | £500 | £Nil |
| H | Golf Equipment Hire | £200 | £200 | £200 | £100 |
| I | Tournament Entry Fees | £150 | £200 | £250 | £Nil |

Your insurance is renewed on an annual basis and will end if:

- You do not pay a premium that is due and this is still outstanding after 30 days;
- Your residential address is no longer in the **United Kingdom**;
- You or We cancel the policy.

DEFINITIONS

The following words shall have the same meaning wherever they appear in this document or **Schedule**.

Accident

Shall mean a sudden and unexpected event which happens by chance during the **Period of Insurance**.

Accidental Damage

Shall mean damage caused to the item of **Golfing Equipment** which was not deliberate or bound to happen and not otherwise specifically excluded from this evidence of insurance.

Accidental Damage to Third Party Property

Shall mean damage caused to third party property by a golf ball struck by **You** whilst playing or practising golf at any recognised golf course or driving range.

Bodily Injury

Shall mean external, visible, physical injury occurring as a result of an **Accident**

Confined, Fully Locked Boot

Shall mean the luggage compartment of a vehicle to which normal access can only be gained by unlocking the boot lid and not by any other means of access e.g. via the rear seats of the vehicle as in soft-top vehicles. The **Golfing Equipment** should be fully hidden from view.

Consequential Loss

Any loss or cost that is not directly caused by the event that led to **Your** claim. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury or illness.

Depreciation

Means for specialist golf clothing over 12 months old a deduction for wear and tear of 20% of the **Sum Insured** of the item for each year or part year from the date of manufacture.

Endorsement/s

Means any terms and conditions additional to this evidence of insurance and specified on **Your Schedule**.

Excess

The amount **You** will be required to pay towards each claim **You** make under this policy.

Forcible and Violent Entry

Means entry evidenced by visible damage to the fabric of the building, room, or vehicle at the point of entry.

Golfing Equipment

Means golf bag, umbrella, clubs, trolley, GPS range finders (including batteries) and specialist golf clothing.

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.

Hole In One

Means one stroke gross (i.e. exclusive of handicap) during any organised competition or tournament on any hole at a recognised golf course.

Home

shall mean the brick or stone building of standard construction with a slate, tiled or multi layered roof where the **Golfing Equipment** is usually kept and is **Your** permanent or temporary place of residence but does not include garages or outhouses which are not attached to and form an integral part of **Your Home**.

Loss Of Limb

shall mean permanent loss by separation of a hand at or above the wrist, or of a foot at or above the ankle and shall include permanent loss of use of hand, arm or leg.

Loss Of Sight

Means the total and irrecoverable **Loss Of Sight** in an eye.

Period of Insurance

Means the dates shown on **Your Schedule**.

Permanent Total Disablement

Means a disability lasting at least 12 calendar months which entirely prevents **You** from attending to any business or occupation of any kind and at the end of that period being beyond the hope of improvement.

Personal Effects

Means clothing and items normally worn or carried including watches and personal jewellery but not furs, medals or money.

Professional Golfer

Means a person who derives more than 50% of their income from playing, teaching, and coaching golf or is employed by a golf club as a club professional.

Schedule

Means the **Schedule** issued to **You** and any **Endorsement** attaching to it.

Start Date

Means the date **Your** cover shall start as shown on **Your Schedule** as the "**Start Date**".

Sum Insured

Means the amount set out on **Your Schedule**.

Theft

The unlawful taking of the **Golfing Equipment** against **You** will by another party, with the intent to permanently deprive **You** of that property, or burglary by **Forcible and Violent Entry**, or the removal of the **Golfing Equipment** by forcible and violent means against **Your** person.

Unattended

Means either whilst the **Golfing Equipment** is in the open or in a public place or any other location when it is not being used or held by **You** or by an adult who is responsible for the safe keeping of the **Golfing Equipment** unless the **Golfing Equipment** is at or in the **Home**, or **Confined, Fully Locked Boot**.

United Kingdom

Means England, Scotland, Wales, the Channel Islands, Isle of Man and Northern Ireland.

Value

Means the usual new undiscounted replacement cost (including VAT) from a reputable dealer as at the **Start Date** of the **Period of Insurance**.

We/Us/Our

UK General Insurance Ltd on behalf Great Lakes Insurance SE.

You/Your/Insured

Means the **Insured** person named on **Your Schedule** who is a resident of the **United Kingdom** being an amateur or semi **Professional Golfer** who derives less than 50% of their income from playing, teaching or coaching golf and is not employed by a golf club as a club professional.

WHAT IS COVERED

In return for the payment of **Your** premium **We** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **Us** and during the period of cover

SECTION A – Golfing Equipment

A.1 – Theft of the Golfing Equipment

WHAT IS COVERED

Within the **Geographical Limits** and up to the **Sum Insured**, **We** will at **Our** option, replace, or pay the cost of replacing the item of **Golfing Equipment**, with a similar article of like kind, functionality, and quality.

WHAT IS NOT COVERED

- a. The **Excess**
- b. **Depreciation** in respect of clothing
- c. **Theft** from a locked room or locked cupboard or **Confined, Fully Locked Boot** unless access is by **Forcible and Violent Entry**
- d. **Theft** when the **Golfing Equipment** is **Unattended**
- e. **Theft** by deception or by a person or persons to whom the **Golfing Equipment** is entrusted
- f. **Theft** when hired out by **You** to any other person, unless **You** are in attendance
- g. **Theft** from a vehicle unless the **Golfing Equipment** is in a **Confined, Fully Locked Boot**
- h. **Theft** from a vehicle which is not taxed, insured and has a valid MOT
- i. The matching of any parts of a set or collection, not the subject of **Theft**
- j. Unexplained **Theft**
- k. **Theft** from any building at the **Home** which is not of brick or stone built construction with a tiled or multi layer roof

A.2 – Accidental Damage to the Golfing Equipment

WHAT IS COVERED

Within the **Geographical Limits** and up to the **Sum Insured**, **We** will at **Our** option, repair to its prior level of functionality or replace, any part, or, if beyond economic repair, replace the **Golfing Equipment** with a similar article of like kind, functionality and quality. Where the **Golfing Equipment** is economical to repair but the parts required are obsolete **We** will pay a cash settlement equivalent to the cost of the repair of the **Golfing Equipment**.

WHAT IS NOT COVERED

- a. The **Excess**
- b. **Depreciation** in respect of clothing
- c. When **Accidental Damage** is sustained in transit when handed to a recognised transport provider or in any vehicle accompanied by **You** or **Your** representative unless the golf clubs are securely packaged in a purpose designed golf bag when hired out by **You** to any other person, unless **You** are in attendance

- d. Any claim where the damaged **Golfing Equipment** cannot be provided
- e. When the **Golfing Equipment** is **Unattended**
- f. Wear and tear, gradually operating causes, wet or dry rot, atmospheric or climatic conditions, frost, insect and vermin
- g. Marring, scratching, denting, corrosion, rust, change in temperature, dampness, dryness
- h. shrinkage, evaporation, contamination, change in colour or finish, dust, chemical action or reaction
- i. Defects in operation or any loss covered by a manufacturers guarantee
- j. Failure to use or maintain the **Golfing Equipment** in accordance with the manufacturer's instructions
- k. Faulty or defective design, materials or workmanship or latent defect or where **You** have attempted a repair
- l. The matching of any undamaged parts of set or collection

SECTION B - Personal Liability

WHAT IS COVERED

Within the **Geographical Limits**, **We** will, in respect of the amount shown on the benefits table for which **You** become legally liable for, pay for **Bodily Injury**, death, disease or **Accidental Damage** to any person or **Accidental Damage** to **Third Party Property** which arises from **Your** use of or ownership of **Golfing Equipment**, providing **You** are a resident of the **United Kingdom**. The total amount payable includes reasonable defence costs and expenses incurred by **You** with **Our** written consent in connection with any liability **Insured** under this evidence of insurance.

WHAT IS NOT COVERED

- a. An **Excess** of £250 for each and every claim arising from **Accidental Damage** to **Third Party Property**
- b. When **You** are under 16 or over 85
- c. Liability arising from loss or damage to property which belongs to **You** or is in **Your** care custody or control
- d. Where **You** are entitled to indemnity from another source
- e. Any liability if **You** are a **Professional Golfer**
- f. When punitive, exemplary or aggravated damages are awarded against **You**
- g. Any liability for **Bodily Injury**, loss or damage:
 - i. To **Your** employees other than a person who is temporarily employed as a caddy or members of **Your** family or household or to their property
 - ii. Arising out of or in connection with **Your** trade, profession or business, or assumed under contract
 - iii. Arising out of the ownership, possession, use or occupation of land or buildings
 - iv. Arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of description, animals or firearms and weapons, other than the use of a motorised pull type golf trolley whilst in use on a golf course

SECTION C – Personal Accident

WHAT IS COVERED

Within the **Geographical Limits**, **We** will pay the amount shown in the benefits table if at any time whilst **You** are using golf equipment, **You** are involved in an **Accident**, which shall solely and independently of any other cause, cause **Bodily Injury** which results in either **Your** death, **Loss Of Limb**, **Loss Of Sight** or **Permanent Total Disablement**.

Benefit under this section shall be payable to **You** or **Your** nominees, and shall be limited to a maximum of £25,000, £30,000 or £50,000 depending on the level of cover purchased.

WHAT IS NOT COVERED

- a. When **You** are under 16 or over 85
- b. **Permanent Total Disablement** benefit when over 65
- c. Suicide, attempted suicide or intentional self-injury or deliberate exposure to exceptional danger (except in an attempt to save human life), or insanity or **Your** own criminal act
- d. When directly or indirectly resulting from stress, trauma or psychiatric illness
- e. Any benefit when **Your** death, injury or loss does not occur within 180 days of the **Accident**
- f. Any benefit when **You** cannot prove to **Us** that the **Permanent Total Disablement** has continued for 12 months from the date of the **Accident** and in all probability will continue for the remainder of **Your** life
- g. More than one benefit under this section
- h. Any **Accident** not involving the use of golf equipment

SECTION D – Membership Fees

WHAT IS COVERED

Within the **Geographical Limits**, **We** will pay quarterly, in arrears, and up to the amount shown in the benefits table in respect of annual club membership fees paid or contracted to be paid in the event that **You** are totally disabled from playing golf as a result of **Accident** (not necessarily occurring at a golfing venue) or illness.

Condition: Claims under this section must be supported by documentary evidence of disablement (in the form of a certificate from a registered medical practitioner and a letter of confirmation from **Your** golf club secretary stating that **You** have not played golf at **Your** golf club for the period claimed) and such evidence must be renewed as necessary during a continuous period for which a claim is being made.

In the event of joint membership **We** will only pay that portion of the membership fees, which relates to **You**.

WHAT IS NOT COVERED

- a. More than 12 months membership fees in any one **Period of Insurance**
- b. Beyond the end of a period of disablement
- c. Beyond twelve months from the date of disablement
- d. The first month of disablement by illness and/or **Accident**
- e. Under more than one insurance in respect of any one claim
- f. Claims arising from, or aggravated by, any pre-existing illness or condition
- g. Claims in the event that **Your** golf club reimburses the membership fees to **You** partially or in full

SECTION E – Accidental Damage to Third Party Property

WHAT IS COVERED

Within the **Geographical Limits**, **We** will pay up to the amount shown in the benefits table in respect of **Accidental Damage to Third Party Property** struck by a golf ball hit by **You** whilst playing or practising golf on any recognised golf course or driving range.

WHAT IS NOT COVERED

- a. The **Excess**
- b. Loss or destruction or damage to property belonging to, or in the care or custody or control of the **Insured**
- c. Any incident not reported to the golf club secretary or driving range official within 24 hours of the occurrence
- d. Damage to property belonging to the recognised golf club or driving range on which **You** are playing or practising golf
- e. More than 1 (one) claim in any one **Period of Insurance**

SECTION F – Personal Effects

WHAT IS COVERED

Within the **Geographical Limits**, **We** will pay up to the amount shown in the benefits table for the cost of repair, reinstatement or replacement of **Your Personal Effects** which are stolen from, or which are damaged by fire, whilst in a clubhouse or professional's shop or Caddie-master's hut at a golfing venue.

WHAT IS NOT COVERED

- a. The **Excess**
- b. Loss of notes or coins of any currency
- c. Loss of cheques, credit cards, stamps, securities or similar documents
- d. Loss of keys
- e. Loss of mobile telephones and accessories
- f. **Personal Effects** left in **Unattended** golf bags
- g. Losses of **Personal Effects** away from a clubhouse or professional's shop or Caddie-master's hut at a golfing venue

SECTION G – Hole In One

WHAT IS COVERED

Within the **Geographical Limits** **We** will pay up to the amount stated in the benefits table towards the cost of reimbursement of a round of drinks in the event of completion by **You** of any **Hole In One** stroke, during any organised competition or tournament on any hole on a recognised golf course

WHAT IS NOT COVERED

- a. Any costs incurred where receipts are not provided
- b. Any **Hole In One** which is not scored on a recognised course in competition
- c. Any **Hole In One** which is not signed and validated by the golf club or course secretary
- d. Any costs incurred on any other day other than the day of the **Hole In One**

SECTION H – Hire of Golf Equipment

WHAT IS COVERED

Within the **Geographical Limits**, **We** will pay up to the amount stated in the benefits table for the hire of golf equipment in the event that **Your Golfing Equipment** is stolen in transit whilst travelling to an overseas destination or, is stolen whilst travelling by air within the **United Kingdom**.

WHAT IS NOT COVERED

- a. The **Excess**
- b. When **You** are under 16 or over 85
- c. Any indemnity unless a claim is made under the **Theft** section
- d. **Your** golf equipment must be booked onto the same carrier as **You** to arrive at the same destination and time as **You**
- e. In respect of **Theft** in transit whilst travelling by air within the **United Kingdom**, cover is restricted to a maximum of 7 days.
- f. **You** must provide **Us** with written confirmation of the **Theft** of **Your** golf equipment whilst in transit from the travel company or carrier, with whom the journey was booked, and a receipted invoice for hire charges of golf equipment from a recognised supplier

SECTION I – Tournament Entry Fees

Within the **Geographical Limits** **We** will pay up to the amount stated in the benefits table for the non-refundable portion of a golf tournament entry fee when cancellation is due to an unexpected, unforeseen sickness or accidental injury occurring within 14 days prior to the tournament **Start Date** that renders **You** unable to play golf.

Condition applicable to Section I

Prior to cancellation of **Your** entry to a tournament it is a condition that a doctor's written advice be obtained confirming that **You** are unable to play. **You** must also provide evidence that entry fees have been paid.

WHAT IS NOT COVERED

- a. Associated green fees.

GENERAL CONDITIONS APPLICABLE TO YOUR GOLF INSURANCE POLICY

1 Cover period

This insurance is for a 12 month period and a single Premium is payable prior to the **Start Date**. **You** will receive notification of renewal terms in good time before the current period ends.

2 Governing Law

Unless some other law is agreed in writing this policy is governed by English Law. If there is a dispute it will only be dealt with in the courts of England or the country within the United Kingdom in which **Your** main residence is situated.

3 Contracts (Rights of Third Party) Act 1999

A person who is not party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but does not affect any right or remedy of a third party which exists or is available apart from that Act.

4 Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- a. supply accurate and complete answers to all the questions **We** or the **Administrator** may ask as part of **Your** application for cover under the policy;
- b. to make sure that all information supplied as part of **Your** application for cover is true and correct;
- c. tell **Us** of any changes to the answers **You** have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to and renew **Your** policy. If any information **You** provide is not complete and accurate, this may mean **Your** policy is invalid and that it does not operate in the event of a claim or **We** may not pay any claim in full.

If **You** become aware that information **You** have given **Us** is inaccurate or had changed **You** must inform **Us** or **Your** issuing agent as soon as possible.

5 Policy Benefits

The benefits detailed in this policy in respect of the **Golfing Equipment** are only payable to the named policyholder and any claim may only be presented by the named policyholder.

6 False/Fraudulent Claims

If **You** or anyone acting on **Your** behalf makes a claim under this evidence of insurance and know the claim is false or fraudulent in any way, the cover is void and the claim will not be paid, and all monies received by **You** or **Your** representatives, shall be immediately repaid.

7 Reinstatement of Cover

In the event of a claim resulting in a total loss and subsequent replacement or cash payment, **We** will automatically reinstate cover on **Your** replacement equipment upon confirmation from **You** of the **Value** of the new property to be **Insured** without change to the **Schedule** renewal date. Following a claim, **We** reserve the right to decline cover or apply special terms.

8 Other insurance

If at the time of any claim covered under this evidence of insurance **You** have any other insurance or guarantee which covers the same **Theft, Accidental Damage** or **Accident**, **We** will only pay a rateable share of the claim.

9 Reasonable Care

You must take all measures that would be deemed appropriate to expect a person to take in the circumstances to prevent any **Accidental Damage, Theft** or loss and keep **Your Golfing Equipment** and the **Home** in a good state of repair and condition. **You** must take all reasonable care to comply with all statutory obligations and regulations imposed by any statutory, regulatory, or government authority.

10 Subrogation

In the event that a third party is deemed liable for part or all of any claim, **We** may exercise **Our** right of subrogation. **You** shall, at **Our** request and **Our** expense, agree to and permit **Us** to do such acts and things as may be necessary or reasonably required for the purpose of exercising this right. **You** will take no action or make any agreements that may weaken or remove **Our** rights under this clause without **Our** prior written permission. **We** will pay any costs or expenses involved in exercising **Our** right of subrogation.

11 Changes We make

We will only vary the terms and conditions of this policy, including the premium payable or cancel **Your** Golf Insurance from the annual renewal date. **You** will be given at least 30 days written notice if **We** do this, sent to **Your** last known address.

GENERAL EXCLUSIONS APPLICABLE TO YOUR GOLF INSURANCE POLICY

WHAT IS NOT COVERED

1 This insurance does not cover any **Accidental Damage** or **Theft** or any expense whatsoever or any **Consequential Loss** or any legal liability of whatsoever nature, directly or indirectly caused contributed to by or happening through or in consequence of:

- a. any act of fraud or dishonesty by **You** or anyone acting on **Your** behalf;
- b. delay, confiscation, nationalisation or detention by customs or other government or public authority;
- c. **Depreciation** or **Consequential Loss** of any kind including loss of use, loss or earnings, costs of any estimates to support **Your** claim; costs of replacing any equipment which may no longer be compatible with any item of **Golfing Equipment** repaired or replaced
- d. intentional causes at the direction of, or with **Your** knowledge;
- e. the failure of; or the fear of the failure of; or the inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date;
- f. pressure waves from aircraft or other aerial devices travelling at supersonic speeds; or wilful, self inflicted injury or illness; or suicide or an attempt to commit suicide; or
wilful exposure to danger, except in an attempt to save a human life; or
solvent abuse; or

being under the influence of alcohol or drugs, except those prescribed by a registered Doctor and not those drugs prescribed for drug addiction; or

You engaging in any illegal or criminal act; or

war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or

confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority; or

terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. We will, however, cover any loss or damage (but not related cost or expense, caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion; or

irradiation, or contamination by nuclear material; or the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or

any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

2 Any items not included in the definition of **Golfing Equipment**.

3 Any liability in excess of the **Sum Insured**, or **Value**, whichever is the lesser

4 The **Golfing Equipment** where proof of ownership has not been provided

5 Any additional claims costs resulting from supply of equipment from outside the **United Kingdom**, when items are unavailable in the **United Kingdom** or additional costs where delivery is required to addresses outside the **United Kingdom**

6 Any individual item of **Golfing Equipment** with a **Value** over £2,500 unless **We** have agreed cover and included the item on **Your Schedule** and specified any applicable **Endorsement**

7 Claims arising out of or in connection with the activities of a **Professional Golfer**

8 Any consumable items such as golf balls, tees, golf club grips, shoe spikes, ball markers, ball cleaners, pitch mark repairers, score card holders, golf gloves or medals, in excess of a total **Value** of £100

9 Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

HOW TO MAKE A CLAIM

In the event of any incident likely result in a claim under this insurance

1 You must:

- a. Notify the **Direct Group Limited** on 0344 8931022 within 24 hours, quoting scheme reference number **05125F**.
- b. Report the **Theft** or malicious damage of the **Golfing Equipment** to the police within 24 hours of discovery and obtain a crime reference number in relation to the **Theft** of the item;

2 Within 30 days of notifying **Us**, **You** shall supply, at **Your** own expense full details of the claim in writing together with any supporting information and proof of ownership which **We** may reasonably request

3 No claim shall be paid until **You** have notified the Police for **Theft** or malicious damage claims.

4 **We** have the right to take and keep possession of any of the **Golfing Equipment** and to reasonably deal with any salvage, but **You** will not abandon any **Golfing Equipment** to **Us**

5 **You** shall give such information and assistance as **We** may reasonably require, to substantiate any claim.

6 In respect of any claims under Section B Personal Liability please call:

Langleys Solicitors LLP
Queens House
Micklegate

York
YO1 6WG
Tel: 01904 686790
Email: ukg@langleysclaimsservices.com

UK General Insurance Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

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 (<mailto: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
Fax: 0344 412 4138

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

In either instance if it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower
London,
E14 9SR.
Tel: 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk (mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

FINANCIAL COMPENSATION SCHEME

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk **You** may also contact the FSCA on their freephone number 0800 678 1100 or 020 7741 4100 or **You** can write to Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.

DATA PROTECTION ACT 1998

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area (EEA). All countries in the EEA, which includes the UK, have similar standards of legal protection for **Your** personal information. If **We** share **Your** information outside the EEA **We** will require **Your** personal information to be protected to at least UK standards.