



keyfacts®

golf insurance

## POLICY SUMMARY

**Please note that this Summary document does not contain the full terms and conditions of the contract, which can be found in the Policy document. This Policy Summary does not form part of the Policy document. A copy of the Policy Wording is available on request.**

This insurance contract offers Personal and 3rd Party Property Liability, Personal Accident and **Golf Equipment** cover for persons under the age of 79 years whilst travelling to or taking part in a Golfing **Event**.

The standard duration of the contract is 12 months from the date on which cover incepts. Any variations to this duration will be shown in the **Certificate**. If **Your Period of Insurance** is more than one year **You** may need to review and update this cover periodically to ensure it remains adequate.

The policy is underwritten by Certain Underwriters at Lloyd's of London.

## SIGNIFICANT FEATURES, BENEFITS AND EXCLUSIONS

This Section describes when the contract operates together with the benefits and limits that apply to each person insured.

Section of Cover	Up to Limit of (£/€) per Insured Person	Excess (£ & €)
1. Personal liability	1,500,000	Nil
2. Accidental and 3rd Party Damage	100,000	50
3. Golf Equipment	1,000/2,000/3,000	50
4. Equipment Hire	300	Nil
5. Personal Accident 1. Accidental Death 2. Loss of limb or one eye 3. Loss of two limbs or both eyes or one limb and one eye 4. Permanent total disablement	50,000 50,000 50,000 50,000	Nil Nil Nil Nil
NOTE: See Page 9 for sums insured and benefits in respect of under 16 years and over 65 years		
5(i) Loss of Club Subscription	2,500	Nil
6. Dental Treatment	400	50
7. Hospitalisation (per day up to 25 days)	20	Nil
8. Hole in One	250	Nil
9. Loss of Golfing Trophy	250	Nil
10. Personal Effects	500	50
11. Tournament Entry Fees	250	Nil

### GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS – PAGE 5

- War and Terrorism
- Flying other than as a passenger
- Nuclear or radioactive contamination
- Weapons of mass destruction
- Professional sports
- Armed Forces operational duties
- **You** travelling to a country where the Foreign and Commonwealth Office have advised against all but essential travel

### AGE LIMIT FOR COVER

- Age limit 79 years

### GENERAL CONDITIONS – PAGE 3

With regard to the information that **You** provide to Us when applying for **Your** Policy, **You** are confirming that **You** have answered the questions to the best of **Your**

knowledge and belief. It is very important that **You** check that it is complete and accurate.

If it isn't, please contact Europesure Insurance immediately and they will arrange for correction and re-issue of the documentation.

If any information on the document is not complete and accurate:

- **We** may cancel **Your** Policy and refuse to pay any claim, or
- **We** may not pay any claim in full, or
- **We** may revise the premium and/or change any excess, or
- the extent of the cover may be affected.

### COOLING-OFF PERIOD – PAGE 3

If the cover does not meet **Your** requirements, **You** may return the insurance documentation within fourteen (14) days of the cover starting or the day on which **You** receive the documents whichever is the later, **We** will

refund all premiums paid provided **You** have not made a claim.

### CLAIMS NOTIFICATION – PAGE 3-4

On the happening of any occurrence likely to give rise to a claim under the policy, it is a condition precedent to **Our** liability under the policy that **You** will ensure that notice is given to **Us** in writing as soon as reasonably possible after the date of the occurrence and in any event within ninety (90) days. Such notice shall include full particulars of the occurrence.

All claims must be made direct to:

Starr Assist

Telephone: +44 (0)20 7398 7857

Email: [internationalhealthcare@healix.com](mailto:internationalhealthcare@healix.com)

Please provide the following information:

1. The **Insured person's** name
2. The number shown on **Your Certificate** of Insurance
3. Telephone number, fax or telex number where the insured can be reached
4. The **Insured Person's** address abroad
5. The name of the **Insured Person's** Employer, Company or Organisation , if appropriate

### CANCELLATION – PAGE 4

Only **You** and **Us** may cancel the policy or any cover. **We** will give 30 days written notice but will only do so for a valid reason or if there are serious grounds to do so. **You** can cancel the policy at any time during the **Period of Insurance**. Any return of premium will depend on how long this contract of insurance has been in force. No refund will be given if a claim has occurred during the **Period of Insurance**.

### DISPUTES AND COMPLAINTS – PAGE 2-3

If, for any reason, **You** have any cause for complaint regarding the insurance, **You** should write to:

Head of Compliance  
Starr Managing Agents Limited  
140 Leadenhall Street  
London EC3V 4QT

E mail: [compliance@starrcompanies.com](mailto:compliance@starrcompanies.com)

Telephone: + 44 (0) 207 337 3550

In the event the **Insured** or **Insured Person** remains dissatisfied and wishes to make a complaint it may be possible in certain circumstances for them to refer that matter to the Policyholder & Market Assistance at Lloyd's. Their address is:

Policyholder & Market Assistance  
Lloyd's Market Services  
One Lime Street  
London EC3M 7HA

Tel No: + 44 (0) 207 327 5693

Fax No: + 44 (0) 207 327 5225

E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

In the event that the Policyholder & Market Assistance team is unable to resolve your complaint, it may be possible for the **Insured** or **Insured Person** to refer it to the Financial Ombudsman Service (FOS). Following the complaints procedure with the FOS does not affect the rights of the **Insured** or **Insured Person** to take legal action

Further details will be provided at the appropriate stage of the complaints process.

### FINANCIAL SERVICES COMPENSATION SCHEME – PAGE 3

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **We** are declared to be in default. The amount depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme at the address below or on their website: [www.fscs.org.uk](http://www.fscs.org.uk)

7th Floor, Lloyds Chambers  
Portsoken Street,  
London E1 8BN