



golf insurance

POLICY WORDING

Please read carefully and retain

This insurance is underwritten by Certain Underwriters at Lloyd's who are authorised and regulated by the UK Financial Conduct Authority (FCA). Their reference is B0595PM8101013. The cover is mediated by Besso Limited, known as the Coverholder. Besso Limited is authorised and regulated by the UK Financial Conduct Authority (FCA). Their FCA number is 309159. This document only constitutes a valid policy when issued in conjunction with a **Certificate**.

Provided the premium specified has been paid in the required manner **We** will provide the insurance specified in this policy and **Certificate** and any attached endorsements during the **Period of Insurance**.

All information supplied to **Us** by or on behalf of **You** is deemed to be incorporated in and shall form the basis of this policy.

SCHEDULE OF BENEFITS TABLE

These are the maximum sums insured. Please see **Your** individual **Certificate** of cover letter for the exact levels of cover **You** have purchased.

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	50,000	Nil
2. Loss of limb or one eye	50,000	Nil
3. Loss of two limbs or both eyes or one limb and one eye	50,000	Nil
4. Permanent total disablement	50,000	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

DISPUTE AND COMPLAINTS

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

Telephone: +44 (0) 207 337 3550

In the event **You** remain dissatisfied and wish to make a complaint it may be possible in certain circumstances for **You** 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

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

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

FINANCIAL SERVICES COMPENSATION SCHEME

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

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

COOLING-OFF PERIOD

If this cover does not meet **Your** requirements, **You** may return the insurance documentation to **Your** insurance intermediary 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 within thirty (30) days from the date **We** receive the notice of the **cancellation** from **You**. **We** will not refund premiums if **You** have made a claim within the fourteen (14) days that results in this **Certificate** being terminated. Please contact **Your** insurance intermediary who issued this **Certificate** to obtain this refund, their address and telephone number will appear on the intermediary's correspondence to **You**

GENERAL CONDITIONS

1. Observance – Failure to Comply with Certificate Conditions

Our liability to make any payment under this **Certificate** shall be conditional upon **Your** observance of all terms, provisions, conditions and endorsements of this **Certificate**. Where **You** do not comply with any obligation to act in a certain way specified in this **Certificate**, this may prejudice **Your** position to recover under any claim. **Your** non compliance with this clause shall be relevant to any payment by **Us** where such non compliance has a material bearing on any insured loss or damage for which any payment by **Us** may be made.

2. Information and changes we need to know about

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 Certificate**. Please tell Europesure Insurance if there are any changes required to the information set out in **Your Certificate**.

You must tell **Us** as soon as possible about any changes in the information **You** have provided to **Us** which happens before or during any **Period of Insurance**. When **We** are notified of a change, **We** will tell Europesure if this affects **Your** policy, for example whether **We** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to **Your Certificate**. If **You** do not inform **Us** about a change it may affect any claim **You** make or could result in **Your** insurance being invalid.

If the information provided by **You** is not complete and accurate:

- **We** may cancel **Your Certificate** 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.

3. Claims Procedure

On the happening of any occurrence likely to give rise to a claim under this **Certificate**, it is a condition precedent to **Our** liability under this **Certificate** 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.

3.1 Claims Correspondence and Notification

If **You** need emergency assistance or **You** wish to register a claim please contact:

Starr Assist

Telephone: +44 (0)20 7398 7857
Email: 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

4. Claims Co-operation

You shall provide assistance and co-operate with **Us** or **Our** representatives, in obtaining any other records **We** deem necessary to evaluate the incident or claim. In no event shall **We** be liable to pay any claim hereunder unless **You** co-operate with **Us** and/or **Our** representatives in the investigation of the claim.

5. Applicable Law and Jurisdiction

The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this shall be subject to English law.

6. Premium Adjustment

If the premium is calculated on a declaration basis **You** shall within one (1) month of the expiry of this **Certificate** provide the premium adjustment information required by **Us**

7. Contracts (Rights of Third Parties) Act 1999 Clarification Clause

It is not the intention that any third parties to this contract have the right to enforce the terms of this contract. Only **You** and **Us** can enforce the terms of this contract.

You and **Us** can vary or rescind the contract without the consent of any third party to this contract who may assert they have rights under this Contracts (Rights of Third Parties) Act 1999.

8. Access to additional materials

You shall furnish to **Us**, or **Our** designated representatives, all information, documentations, medical information that **We** may reasonably require at all reasonable times during the term of this Certificate, or until resolution of all claims, whichever is later.

9. Right to Medical records and Medical examination

Following notice of a claim, **You** shall provide, when requested by **Us**, all authorisations necessary to obtain **Your** medical records. **We** have the right to have **You** examined by a physician or vocational expert of **Our** choice, and at **Our** expense, when and as often as **We** may reasonably request.

10. Fraudulent Claims

If **You** or any other person acting on **Your** behalf submits any claim under this **Certificate** that shall in any respect be false or fraudulent, **We** shall be under no liability to make payment in respect of such claim and **You** must pay back any benefit that **We** have already paid. If this happens **We** will not refund any premiums.

11. Interest

No sum payable under this **Certificate** shall carry interest.

12. Limitation

In no case shall **Our** liability in respect of **You** exceed the largest sum insured stated in the Schedule of Benefits

13. Cancellation

You are entitled to cancel this insurance by contacting Europesure within 14 days of either:

- the date **You** receive **Your** insurance documentation; or
- the start of the **Period of Insurance**

whichever is the later. Providing **You** have not made any claims **We** will refund the premium.

- You** can also cancel this insurance at any time during the **Period of Insurance** by contacting Europesure. Any return premium due to **You** will depend on how long this insurance has been in force. No return of premium will be given if a claim has occurred during the **Period of Insurance**
- We** can cancel this contract of insurance by giving **You** thirty (30) days' notice in writing. Any return of premium due to **You** will depend on how long this contract of insurance has been in force.

We will only cancel this contract of insurance or any part of it for a valid reason or if there are serious grounds to do so such as

- Non-payment of premium.
- Non cooperation or failure to supply any information or documentation **We** request.
- The use of threatening or abusive language.
- Failure to take reasonable care of the property insured.

Any premium due to **You** will be calculated on a proportional daily rate basis depending on how long this insurance has been in force. No return of premium will be given if a claim has occurred during the **Period of Insurance**

14. Attestation Clause

Each member of the syndicate (rather than the syndicate itself) is a (re)insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other (re)insurer that may underwrite this **Certificate**. The business address of each member is Lloyd's, One Lime Street, London, EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

15. Data Protection Act 1998

It is understood by **You** that any information provided to **Us** regarding **You** will be processed by **Us**, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling of claims, if any, which may necessitate providing such information to third parties.

16. Reasonable Care

You are required to take all reasonable care to protect yourself and **Your** property and to act as though **You** are not insured.

17. Other Insurance

We will not pay any indemnity claim if loss, damage payment, or liability under this **Certificate** is also covered wholly or in part under any other insurance except in respect of any **Excess** beyond the amount which would have been covered under such other insurances had this **Certificate** not been effected.

GENERAL EXCLUSIONS

We will not pay any claim directly or indirectly caused or contributed to by:

1. **War**
2. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or **Radiation** or radioactive contamination; or
 - 2.1 the dispersal or application of pathogenic or poisonous biological or chemical materials; or
 - 2.2 the release of pathogenic or poisonous biological or chemical materials.
3. **You** flying, except as a passenger in an aircraft licensed to carry passengers.
4. **You** driving a mechanically propelled vehicle in any kind of race.
5. **You** mountaineering or rock climbing normally requiring the use of ropes or guides.
6. **You** being under the influence of, or being affected by alcohol or drugs (unless such drug has been prescribed by a medical practitioner but not for the treatment of drug addiction).
7. **You** attempting to commit or committing intentional self-**Injury** or suicide.
8. any criminal or illegal act by **You**
9. **Your** participating in professional sports.
10. **Your** deliberate exposure to exceptional danger (other than in an attempt to save human life).
11. **Your** operational duties as a member of the Armed Forces.
12. after the expiry of the **Period of Insurance** during which **You** reach age 79 years.
13. **You** travelling to a country where the Foreign and Commonwealth Office have advised against all but essential travel.

GENERAL DEFINITIONS

Certain words in this **Certificate** have a specific meaning. They have this specific meaning wherever they appear in this **Certificate**, memorandum or endorsements and are shown in bold italic print.

1. **Certificate**

The document showing details of the cover **You** have purchased.

2. **Event**

Whilst playing or practicing Golf at a recognised Golfing venue or attending a Golfing activity as a spectator or guest.

3. **Excess**

The first part of a claim for which **You** are responsible for paying

4. **Injury**

A bodily **Injury** resulting from an accident caused by violent, external and visible means and occurring solely and directly and independently of any other cause which occurs at an identifiable time and place.

5. **Loss of limb or limbs**

The permanent and complete loss of or loss of use of a limb or limbs at or above the ankle or wrist.

6. **Loss of sight**

Permanent and total loss of sight shall be considered as having occurred:

6.1 in both eyes, if **Your** name is added to the Register of Blind Persons on the authority of a registered qualified ophthalmic specialist and is without hope of improvement; or

6.2 in one eye, if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale and is without hope of improvement.

7. **Medical practitioner**

Any suitably qualified medical practitioner registered by the General Medical Council in the United Kingdom (or foreign equivalent); or in respect of dental treatment only, a dental practitioner who is registered with the British Dental Association (or foreign equivalent); other than:

7.1 **You**

7.2 **Your** immediate family

8. **Operative Time**

The extent, nature and period of cover noted in the **Certificate** during which **You** are covered by the terms and conditions of this **Certificate**.

9. **Period of Insurance**

The period shown in the **Certificate**

10. **Permanent total disablement**

Total disablement caused other than by loss of limb or sight, which prevents **You** from engaging totally in **Your** usual occupation for a period of twelve (12) consecutive months, and at the end of that period being without prospect of improvement.

11. Radiation

The emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement, or death, amongst people or animals.

12. Terrorist activity

An act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. **Terrorist activity** can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of a **Terrorist activity** can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s).

13. Territorial limits

Cover shall only apply within the **Territorial Limits** as defined in **Your Insurance Certificate**.

14. Total disablement or Total disability

Your complete and physical inability to attend to **Your** usual business or occupation which results solely and independently of any other cause from an **Injury**

15. Utilisation of biological weapons of mass destruction

The emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

16. Utilisation of chemical weapons of mass destruction

The emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.

17. Utilisation of nuclear weapons of mass destruction

The use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.

18. War

Any activity arising out of or attempt to participate in the use of military force between nations and will include:

- 18.1 Hostilities or warlike operations (whether **war** be declared or not).
- 18.2 Invasion, civil **war**, rebellion, insurrection, revolution.
- 18.3 Act of an enemy foreign to **Your** nationality or the country in, or over, which the act occurs.
- 18.4 Civil commotion assuming the proportions of, or amounting to, an uprising.
- 18.5 Overthrow of the legally constituted government.
- 18.6 Military or usurped power.
- 18.7 Explosions of **war** weapons
- 18.8 **Terrorist activity**
- 18.9 **Utilisation of nuclear, chemical or biological weapons of mass destruction** however these may be distributed or combined.
- 18.10 Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to **Your** nationality whether **war** be declared with that state or not.

20. We/Us/Our

Certain Underwriters at Lloyd's of London.

21. You/Your

As stated in the **Certificate**

OPERATIVE TIME

Insurance cover granted hereunder shall apply to **You** for the purpose of playing Golf or attending a Golfing **Event** subject to the following:

- (a) From the time **You** leave **Your** normal or temporary residence or normal or temporary place of work or education whichever is the later. Whilst travelling to, during or from a Golfing **Event**, until returning to **Your** normal or temporary residence or normal or temporary place of work or education after the Golfing **Event**, whichever is the earlier;
- (b) The **Operative Time** for cover under Sections 3 & 4 only, is deemed to be from the time **You** leave **Your** normal or temporary residence or normal or temporary place of work or education whichever is the later, whilst travelling to **Your** destination and accommodation, until returning to **Your** normal or temporary residence or normal or temporary place of work or education;
- (c) Cover under Section 3 is extended at any time in respect of Golf Equipment stored in a securely locked locker at a recognised Golfing venue subject to the locker showing evidence of forced entry.

A Golfing **Event** is defined as whilst playing or practicing Golf at a recognised Golfing venue or attending a Golfing activity as a spectator or guest.

SECTION 1: PERSONAL LIABILITY

Provided when Personal Liability Cover is effected and the appropriate premium paid.

WHAT IS COVERED

1. Personal Liability

We will indemnify **You** in respect of **Your** legal liability for bodily **Injury** to third parties and/or for damage to their property arising from an accident occurring during the Golfing **Event** up to but not exceeding the sum insured shown in the Schedule of Benefits Table in respect of any one accident or series of accidents and in all inclusive of associated legal expenses incurred with **Our** prior written consent.

It is a condition of cover that **You** shall not admit any liability nor offer agreement to settle any claim without **Our** prior written consent

WHAT WE DO NOT COVER

1. The **Excess** amount shown in the Schedule of Benefits Table.
2. liability for bodily **Injury** to **Your** Employees or to any member of **Your** family or household.
3. liability for damage to property owned by, or in the care, custody or control of, **You** or any member of **Your** family or household, except for damage to the structure or contents of any building or permanently or seasonally sited cabin, caravan or tent temporarily hired or let to **You** for the sole purpose of **Your** personal occupancy during the Golfing **Event**
4. liability arising out of the ownership, possession, custody or use of any aircraft, mechanically propelled or horse drawn vehicle (other than golf buggies), caravan, vehicular trailer, waterborne craft (other than sailboards, surfboards, canoes, rowing dinghies), firearm, animal (other than horses hired for hacking only), land, building or permanently or seasonally sited property of any kind.
5. Employer's liability.
6. Contractual liability.
7. liability arising out of or incidental to the practice of a profession or occupation or to the supply of goods or services
8. liability that is covered under any other insurance, except for any **Excess** beyond the amount which would have been covered under such other insurance had this insurance not been in force.
9. for punitive and exemplary damages in respect of the United States of America or Canada.
10. arising directly or indirectly in connection with:
 - (i) any participant-to-participant **Injury** whilst participating in, or practising for, any sporting event or similar.
 - (ii) any fine or penalty.
 - (iii) the influence of intoxicating liquor, or the use of firearms;
 - (iv) legal costs resulting from any criminal proceedings;
 - (v) directly or indirectly relating to Asbestos.
 - (vi) legal liability directly or indirectly arising from Road Traffic Acts.

SECTION 2: THIRD PARTY PROPERTY DAMAGE

We will provide cover up to the amount shown in the Schedule of Benefits for any loss or damage to the property of others that **You** may accidentally cause whilst attending a Golfing **Event** within the **Territorial Limits**.

CONDITIONS AND EXCLUSIONS – SECTION 2

This cover shall not apply where legal liability arises from any agreement to maintain in force insurance in respect of damage to such premises other than as covered hereunder;

Provided in respect of such damage:

- (a) **You** shall substantiate that the damage occurred;
- (b) The Claim shall be presented in the first instance to the Third Party's own insurers with a request that payment shall be made under any other Insurance which may be in operation. If no such Insurance shall be in force or if such request be refused, **You** must obtain written confirmation of such from the Third Party and submit it with full information to **Us**
- (c) There is satisfactory evidence of the damage being **Your** responsibility and that settlement shall be considered without legal liability or negligence being proven;
- (d) Any claim which falls outside of these conditions or which shall or shall be likely to exceed the limit stated in the Insurance **Certificate** shall without prejudice to any settlement under this section, nor **Your** liability to any Third Party, be considered under Section 1 of this Insurance where proof of **Your** negligence shall be required to be demonstrated by the Third Party claimant;
- (e) The Damage was not caused by or resulting from any cause listed under Conditions and Exclusions (a) of Section 1
- (f) **Excess** The amount as defined in **Your** Insurance **Certificate** applying to each and every claim is excluded. **You** must notify **Us** immediately of all circumstances that may give rise to a claim under this section and continue to advise **Us** of the situation until the claim has been resolved.

SECTION 3: GOLF EQUIPMENT

We agree to pay to **You**, to the extent and in the manner provided in this section the cost of repairing or replacing any **Golf Equipment** as defined below to the amount shown in the Schedule of Benefits, owned by **You** (not hired, loaned or entrusted to **You**), that sustains direct physical loss of or damage by a cause not excluded hereby, occurring during the **Operative Time**

If **You** purchase a comparable replacement for the lost or damaged article, supplied from a supplier approved by **Us We** will pay the replacement cost providing the lost article was not more than 3 years old at the date of the loss & provided it was purchased new at the time. If the article was more than 3 years old or was not purchased new at the time, then **We** may deal with the claim on an **Indemnity Value** basis, which is the original cost of the **Golf Equipment** less an allowance for wear and tear and depreciation, or cost of repair whichever the lesser.

If the article is proven to be beyond economical repair, a claim will be dealt with as if the article had been lost.

DEFINITIONS:

Golf Equipment means individual golf clubs, golf bags, golf trolleys and golf carts (electrical or otherwise, including self-propelled vehicles), golf buggies, waterproof clothing, GPS/Rangefinders, golf umbrellas and golf shoes, which are used exclusively for playing or practising golf, and which are covered up to the amount stated in **Your Certificate**.

Golf Equipment extends to include Baggage, Personal Possessions up to the limit defined in **Your Insurance Certificate**

Indemnity Value means the value of the article immediately prior to the loss or damage.

Personal Possessions means clothing, baggage, and articles of personal use, but not including money, credit, debit or store cards which are normally carried away from the home.

Property means Golf Equipment defined above.

Playing Golf is defined as being physically engaged in a continuous round of Golf or practice session at a recognised Golfing venue.

CONDITIONS AND EXCLUSIONS – SECTION 3

- (a) **You** must observe ordinary and proper care in the supervision of the Golf Equipment and in all cases of loss, theft or damage act as if **You** are uninsured.
- (b) **We** shall not be liable for
 - (i) any loss from malicious damage &/or theft, not reported to the Police within 24 hours of discovery and a crime reference number obtained;
 - (ii) any damage or loss or theft of property in transit which has not been reported to the Carrier and a written report obtained. In the case of an airline a Property Irregularity Report will be required;
 - (iii) loss or theft of any **Property** left unattended unless the loss or theft shows evidence of forced entry/exit to or from any premises, security controlled club house, changing room or any securely locked locker or other similar place of storage;
 - (iv) loss or theft of any **Property** left unattended in the open other than in the course of playing Golf;
 - (v) any theft from an unattended motor vehicle which is parked outside or in close proximity to **Your** normal or temporary place of residence or normal or temporary place of work;
 - (vi) any theft from an unattended motor vehicle unless the property is kept out of sight in a locked boot or a covered luggage area, all the vehicle's security devices are fully armed and there is evidence of forced entry verified by a Police Report;
 - (vii) any theft from motor vehicles left unattended at any time between the hours of 10 pm and 8 am and not otherwise excluded by (b) (vi).
- (c) **Property** not covered by this insurance:
 - (i) Business samples, goods, tools of trade;
 - (ii) **Property** more specifically insured elsewhere.
- (d) **We** shall not be liable for
 - (i) loss or damage caused by delay, wear and tear, moth, vermin, atmospheric or climatic conditions, manufacturing fault, inherent defect, deterioration or mechanical derangement of any kind;
 - (ii) loss due to confiscation, detention by Customs or other Authority;
 - (iii) breakage or damage to fragile articles and any consequence thereof;
 - (iv) loss or Damage to the **Golf Equipment** while it is within **Your** permanent place of residence or permanent place of work.
- (e) In the event of a claim in respect of a pair or set of articles **We** shall only be liable in respect of the value of that part of the pair or set which is lost, stolen or damaged.
- (f) Claims will be considered on an **Indemnity Value** basis unless substantiated by one or more of the following:
 - (i) an original sales purchase or till receipt;
 - (ii) an original valuation undertaken prior to any loss or damage from the place of purchase or origin.
 - (iii) a Bank or Credit card Statement showing evidence of purchase.
- (g) **Excess:** The amount as defined in **Your Insurance Certificate** applying to each and every claim is excluded.

- (h) In respect of trolleys or self-propelled caddie carts/buggies:
 - (i) for loss by theft of removable parts unless the cart itself is stolen
 - (ii) for damage caused by electrical or mechanical fault or breakdown
 - (iii) for loss or damage to the caddie cart/buggy if hired out for reward
 - (iv) for loss by theft or damage if the caddie cart/buggy is not individually secured to a fixed point (within a recognised caddie cart/buggy area if it is kept at a Golf Club) and further immobilised to the exclusion of all drivers, other than **You**.
- (i) It is warranted that all **Golf Equipment** owned or used by **You** shall be regularly maintained in accordance with the manufacturer's recommendations.

SECTION 4: EQUIPMENT HIRE

In the **Event** of loss of or damage to the **Golf Equipment** Insured under Section 3 **We** will pay to **You** the cost of temporary hire of equipment up to the amount shown in the Schedule of Benefits provided always that such equipment hired shall be of a comparable kind to and not substantially better than that lost or damaged.

CONDITIONS AND EXCLUSIONS – SECTION 4

- (a) Any claim under this Section shall be subject to there being a valid and collectable claim under Section 3 for Loss or Damage to **Golf Equipment**
- (b) If the total amount of the claim for loss or damage to the **Golf Equipment** and Equipment Hire is less than the amount of the **Excess** under Section 3 as defined in the Insurance **Certificate**, then no claim shall be payable. Nevertheless if the total amount of the claim for Loss or Damage to the **Golf Equipment** and Equipment Hire exceeds the amount of the **Excess** under Section 3 as defined in the Insurance **Certificate**, then **We** will pay to **You** the amount by which the total amount so claimed exceeds the **Excess**
- (c) Claims will not be considered under this Section unless substantiated by one or more of the following:
 - (i) an original sales purchase or till receipt;
 - (ii) a Bank or Credit Card Statement; showing evidence of Hire.
- (d) **You** will do all things reasonable to minimise the amount of Hire charges incurred as a result of the loss of or damage to **Your Golf Equipment**.

SECTION 5: PERSONAL ACCIDENT

WHAT IS COVERED

If **You** sustain an **Injury** during the **Operative Time** which within 24 months results in

1. death or disablement solely as a result of an accident
2. death or disablement solely as a result of unavoidable exposure to severe weather conditions;
3. disappearance and if, after a reasonable period of time has elapsed and all available evidence examined, there is reason to presume that **Your** death has occurred the disappearance shall be considered to have been caused by an **Injury**;

We will pay **You** an amount equal to the amount shown in the Schedule of Benefits

CONDITIONS AND LIMITATIONS

1. Where **You** are not in full time gainful employment:
 - 1.1 **permanent total disablement** shall read, "**total disablement** which has lasted for twelve (12) consecutive calendar months and entirely prevents **You** from engaging totally in any and every occupation for a period of twelve (12) consecutive months, and at the end of that period being without prospect of improvement."
2. If after **We** have made a payment to **Your** estate in respect of **Your** disappearance and **You** are found to be living, **You** shall reimburse **Us** in full for all monies paid to **Your** estate in respect of such disappearance.

PROVISIONS

1. If **You** are covered under Benefit 1, Accidental Death, but the benefit payable is less than for Benefits 2-4, **We** will not pay more than the amount of the Accidental Death benefit (if an **Injury** does not immediately result in death) until at least thirteen (13) weeks after the date of the **Injury**
2. If **You** are not covered under Benefit 1 Accidental Death **We** will not pay for Benefits 2-4, until at least thirteen (13) weeks after the date of the **Injury**, and **We** will only then pay if **You** have not in the meantime died as a result of the **Injury**
3. **We** will not pay for more than one of the Benefits 1-4 in respect of the same **Injury**

NOTE: for children under 16 years of age the death benefit is limited to €1,000. For persons aged 65 and over, benefits 1 and 2 are limited to €5,000 and there is no cover under benefit 4.

SECTION 5(i): Loss of Club Subscription

Where **You** have paid an annual amount for **Your** Golf club membership subscription and **You** have become disabled from **Playing Golf** during the **Operative Time** due to an Accident, **We** will pay to **Your** Golf Club the monetary value of the unused and irrecoverable portion of **Your** subscription for the remaining period to the end of the current membership year, up to the amount shown in the Schedule of Benefits

CONDITIONS AND EXCLUSIONS – SECTION 5 and SECTION 5 (i)

- (a) **We** shall not pay any claims where at the time of taking out this insurance **You** were aware of any medical condition or set of circumstances that could reasonably be expected to give rise to a claim.
- (b) **We** shall not be liable for claims directly or indirectly arising from:
 - (i) any activities other than recreational Golfing activities, wilful exposure to risk (other than in an attempt to save human life), manual work in connection with a profession, business or trade, or flying (except whilst travelling as a passenger in a fully licensed multi-engined passenger carrying aircraft);
 - (ii) suicide or attempted suicide, intentional self **Injury**
 - (iii) the effects of intoxicating liquors or drugs;
 - (iv) motor cycling, as either driver or passenger, unless the driver holds a current license permitting him/her to ride the motor cycle;
 - (v) any circumstance manifesting itself prior to the date of issue of **Your** Insurance;
- (c) In the event of a claim a medical adviser or advisers appointed by **Us** shall be allowed to examine **You** as often as **We** deem it necessary.
- (d) **We** shall not be liable for any claim arising from medical or surgical treatment (unless rendered necessary by accidental bodily **Injury** which is covered by this insurance).
- (e) Payment of permanent disability benefit shall be made on certification by a medical referee that **You** are totally disabled from engaging in any gainful occupation for 12 months and at the end of that time **You** are beyond hope of improvement.
- (f) **We** shall not pay for more than one lump sum benefit under this Section.

SECTION 6: DENTAL TREATMENT

We will pay **You** the amount of Dental, Surgical, and Specialist's Fees, Hospital, Surgical and Medical Requisites, up to the amount shown in the Schedule of Benefits in respect of any Dental **Injury** sustained by **You** during the **Operative Time**, and caused by an Accident independent of any other cause by **Your** participation in an **Event** (hereinafter referred to as Dental **Injury**). Expenses shall only be those necessarily and reasonably incurred within 12 months of the date of Dental **Injury**. An Accident is defined as an external, sudden, unexpected, unusual specific event occurring at a definable time and place.

CONDITIONS AND EXCLUSIONS – SECTION 6

We shall not be liable for any treatment as a result of:

- (a) Self inflicted **Injury**
- (b) Cosmetic or plastic surgery unless necessitated by a Dental **Injury** occurring whilst Insured.
- (c) Examinations, X-rays, extractions, fillings and general dental care except as a result of Dental **Injury**
- (d) Examination for check-up purposes not incidental to the Dental **Injury**
- (e) Any condition which originated prior to **You** becoming insured by this Insurance.
- (f) Damage to dentures, bridges or other forms of dental prosthetics unless caused by a Dental **Injury**
- (g) Normal wear and tear.
- (h) Dental **Injury** caused by foodstuffs including foreign bodies therein.
- (i) Dental **Injury** which is not apparent within 7 days of the date of Dental **Injury**
- (j) The amount stated in the Insurance **Certificate** as the **Excess**

SECTION 7: HOSPITALISATION

We will pay the amount shown in the Schedule of Benefits if as a result of having sustained Bodily **Injury** whilst playing Golf or attending a Golfing **Event** **You** as the Insured Person are admitted to hospital as an in-patient for a period of not less than 24 hours on the recommendation of a **Medical Practitioner** or an

appropriate doctor attached to the Hospital. The benefit will cease either at the expiry of 25 days or when the insured person is discharged from Hospital, whichever shall occur first. The Maximum amount payable per day is as defined in **Your** Insurance **Certificate**

CONDITIONS AND EXCLUSIONS – SECTION 7

The period stated in the Insurance **Certificate** which shall apply as the **Excess** in the event of a claim under this section. In the event of a claim a medical adviser or advisers appointed by **Us** shall be allowed to examine **You** as often as **We** deem it necessary.

This Insurance shall not apply to Hospitalisation caused by or resulting from the following:

- (a) Any self inflicted **Injury**
- (b) Any examination for check-up purposes.
- (c) Any condition which originated prior to **You** becoming insured by this Insurance.
- (d) If the Insured Person is confined to a bed in any institution used as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, a rehabilitation or extended care facility or a place for the care of alcohol or drug addicts.

SECTION 8: HOLE IN ONE

We agree to pay any amount up to the amount shown in the Schedule of Benefits to cover Club House expenses in the event **You** shall achieve a 'hole in one' during the course of playing a round of Golf.

CONDITIONS AND EXCLUSIONS – SECTION 8

- (a) This Section will only apply during 18 hole medal or club competitions which conforms with the rules and regulations laid down by the International Amateur Golfers Association.
- (b) Score Cards must be fully completed, signed and countersigned by the Club Secretary.
- (c) No practice shots are allowed and holes shall not be shorter than the Club specification.
- (d) Claims must be submitted in writing, together with the original itemised cash register receipts to **Us** as soon as possible. Receipts must be those incurred on the day of achievement and only from the club premises.
- (e) If **You** make a claim knowing it to be fraudulent, all coverage hereunder shall be void, all claims hereunder shall be forfeited and the tournament Club Secretary advised.

SECTION 9: LOSS OF GOLFING TROPHY

We will provide cover for the loss of any golfing trophies whilst they are in **Your** care, custody or control up to the amount shown in the Schedule of Benefits where there is no other insurance in force.

SECTION 10: PERSONAL EFFECTS

We will pay up to the sum stated in the Schedule of Benefits to indemnify **You** for the cost 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.

Personal Effects are defined as clothing and items normally worn or carried including watches and personal jewellery but not furs, medals or money.

CONDITIONS AND EXCLUSIONS – SECTION 10

We will not pay:

- (a) For loss of notes or coins of any currency.
- (b) For loss of cheques, credit cards, stamps, securities or similar documents
- (c) The first £/€50 of each and every claim.
- (d) For the loss of keys
For loss of mobile telephones and accessories.
- (e) For **Personal Effects** left in unattended golf bags.
- (f) For losses of **Personal Effects** away from a clubhouse or professional's shop or Caddie-master's hut at a Golfing venue

SECTION 11: TOURNAMENT ENTRY FEES

We will pay up to the sum stated in the Schedule of Benefits 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.

CONDITIONS AND EXCLUSIONS – SECTION 11

We will not pay:

- (a) For any associated green fees.

IMPORTANT

This insurance is administered by Status Insurance Management Limited which is authorised and regulated by the UK Financial Conduct Authority (FCA). Their FCA number is 305697.

This insurance is underwritten by Certain Underwriters at Lloyd's who are authorised by the UK Financial Conduct Authority (FCA). Their reference is B0595PM8101013 .

The cover is mediated by Besso Limited, known as the Coverholder. Besso Limited is authorised and regulated by the UK Financial Conduct Authority (FCA). Their FCA number is 309159.

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Europesure Insurance is a trading name of Status Insurance Management Limited which is authorised and regulated by the Financial Conduct Authority (FCA) in the United Kingdom. Their FCA number is 305697.

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