

Europesure Insurance Golf Insurance



Insurance Product Information Document

Company: Designed by Status Insurance Management Limited, Financial Services Number: 305697 who are authorised and regulated by the Financial Conduct Authority. This policy is underwritten by MS Amlin Underwriting Limited.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?

This is a Golf insurance designed to provide financial reimbursement for damage to golf equipment and cover for your liability to third parties in the event that you damage their property or their person.



What is insured?

You can opt to include or exclude item 1

If you have opted to include Item 1

Item 1 - Personal Liability

- ✓ Provides cover or damages for bodily injury to a third party including costs and expenses incurred.

Item 2 - Third Party Property Damage

- ✓ Damage to third party property for which you are responsible but not legally liable.

Item 3 - Golf Equipment

- ✓ The cost of repairing or replacing golf equipment.

Item 4 - Golf Equipment Hire

- ✓ The cost of temporarily hiring golf equipment where your golf equipment has been lost or damaged.

Item 5 - Personal Accident

- ✓ The A cash benefit in the event that you disappear,
- ✓ OR suffer: Accidental death, Loss of a limb or one eye, Loss of two limbs or both eyes, Permanent total disablement.
- 5(i) - Loss of Club Subscription
- ✓ If you suffer bodily injury whilst playing golf your golf club subscription will be reimbursed for the period you are unable to play.

Item 6 - Dental Treatment

- ✓ To pay for dental expenses in respect of dental injury sustained whilst playing golf

Item 7 - Hospitalisation

- ✓ In Patient treatment following bodily injury whilst travelling to or from a golfing event

Item 8 - Hole in One

- ✓ To cover club house expenses after achieving a hole in one during a round of golf

Item 9 - Loss of Golfing Trophy

- ✓ To cover for loss of golfing trophies whilst in your care

Item 10 - Tournament Entry Fees

- ✓ To pay for non-refundable golf tournament entry fees following sickness or injury

Item 11 - Personal Effects

- ✓ To pay for the cost of repair or replacement of personal effects that are lost, stolen or damaged at a recognised golf venue

Please Note: Your policy schedule will show whether your benefits are payable in £ Sterling or € Euros



What is not insured?

- ✗ The Excess shown on the policy schedule.
- ✗ Item 1 - Injuries to any employees or relatives or damage to their property
- ✗ Item 1- Punitive or exemplary damages
- ✗ Item 1 – liability under any road traffic laws
- ✗ Any claim where you are under the influence of alcohol or drugs
- ✗ Golf buggies not secured to a fixed point
- ✗ Golf equipment left unattended outside in a public place.
- ✗ Golf equipment left unattended indoors unless there is evidence of forced entry or exit from the premises.
- ✗ Any criminal or illegal act.
- ✗ Item 5 - Any medical condition or circumstance you knew about before you purchased the insurance
- ✗ Item 6 – normal dental wear and tear
- ✗ Item 8 – claims by professional golfers
- ✗ Item 11 – loss of valuables
- ✗ Item 11 – losses from unattended golf bags



Are there any restrictions on cover?

- ! You must be aged 79 or under at the start of the cover
- ! The maximum amount of any claim can be no more than the sum insured shown on the policy schedule.
- ! There is no cover whilst taking part in professional sports.
- ! For equipment that is more than 3 years old, full, new replacement value may not be paid.
- ! Under Item 5 there are reduced benefits for children under the age of 16 and persons aged 65 or over.



Where am I covered?

- ✓ Anywhere in the world including the country of residence.



What are my obligations?

You must notify any changes in the information you provided at the start of the policy and which occurs during the period of insurance as soon as reasonably possible.

You must take reasonable care to provide complete and accurate answers to the questions you are asked when you take out the insurance and not to knowingly misrepresent anything.

You must take care of the golf equipment as though you were not insured and maintain it in accordance with manufacturer's instructions.

Where equipment is damaged or lost in transit, it must be reported to the claims company and written confirmation obtained.

You must notify the claims company, as soon as reasonably possible after the occurrence and submit to the claims company within 30 days of the circumstance or event full details of the claim including supporting documentation evidencing the claim.

You must provide to the claims company all documentary evidence they may require in support of your claim, including medical information if required.



When and how do I pay?

Premiums are payable when the policy is purchased from the website, using a valid credit or debit card.



When does the cover start and end?

Subject to payment of the required premium the cover starts on the date shown as the first day of the Period of Cover on the policy schedule and will remain in force for one year.



How do I cancel the contract?

The policy can be cancelled by notifying Status insurance Management Ltd:

Email: info@statusinsurance.com

Address: 10 High Street, Billericay, Essex, CM12 9BQ, UK

Fax: 01277 634046

The policy can be cancelled within 14 days of the purchase, calculated from the date the cover starts, or the day the policy is received, by using the contact details above and, provided no claim has been made in the 14 days, the premium will be refunded in full.

The policy can also be cancelled at any time during the period of insurance. Any return of premium will depend on how long the policy has been in force and provided that no claim has occurred.