

Golf Care
HOLE IN ONE
PRIZE INSURANCE
INSURANCE BOOKLET

GOLF CARE HOLE-IN-ONE PRIZE INSURANCE COVER SUMMARY

keyfacts®

This Insurance Booklet is operative for Insurances starting from 1st January 2014 and replaces any Insurance Booklet previously issued to you.

This section of the Insurance Booklet is a summary of the terms of the Insurance and therefore does not contain the full terms which can be found further in this Insurance Booklet.

Name of the Underwriter

Certain Underwriters at Lloyd's.

Type of insurance and cover

This Insurance can provide cover for the following. Please refer to your Insurance Schedule for details of the cover applicable to you as the insured:

Section 1. 'Hole-In-One'

For individuals or entities who have purchased Golf Care Hole-In-One Insurance.

Features and benefits

Section 1. Provides indemnity for the achievement of a Hole-in-One up to the Sum Insured and whilst at the event location defined in your Insurance Schedule.

Key exclusions or limitations

- a) Cover applies only whilst playing Golf.
- b) Cover shall apply as defined under Territorial Limits in your Insurance Schedule.
- c) Cover is only available to individuals who are non-professional Golfers and resident in the United Kingdom.
- d) The Event must be operated with a designated witness as set out in Section 3.1 of this Insurance.
- e) A 'Hole-In-One' must be notified by way of an immediate telephone call, reported by the Insured or the successful competitor(s) to the claims department of Sportscover Europe Ltd, or no later than the first day of business after the Event has taken place.

Period of Insurance

The period of insurance as stated in your Insurance Schedule.

Your right to cancel

This is an insurance facility provided by Golf Care. If, after reading this Insurance Booklet, this insurance does not meet your requirements, please return this Insurance Booklet and your Insurance Schedule to our Customer Service Department within 14 days from receipt of documentation, as long as this is prior to the Event Date. Your premium will then be refunded in full. No refund of any part of the premium can be made after the expiry of the 14 day cooling off period or on or after the Event Date.

Making a claim

Should you wish to make a claim under this insurance please contact: Claims Department, Sportscover Europe Ltd, PO Box HQ 420, St Helen's, 1 Undershaft, London EC3P 3DQ,

Telephone: +44 (0)20 7398 4080,

Fax: +44 (0)20 7398 4090 or

Email: europe.claims@sportscover.com

Our complaints procedure

If you have a complaint, please address it to: Complaints Department, Golf Care, The Royals, Altrincham Road, Manchester M22 4BJ, telephone +44 (0)800 158 5515 or Email: complaints@thejrwingroup.co.uk.

If your dissatisfaction concerns a claim please also refer it to us at Golf Care. If your complaint is not resolved or you are not happy with our response and the course of action proposed, you may refer the matter to Policyholders and Market Assistance at Lloyd's, One Lime Street, London EC3M 7HA, telephone +44 (0)20 7327 5693 or email complaints@lloyds.com.

It may be that you have access to the Financial Ombudsman Service if you are still not satisfied with Lloyd's response to your complaint. For further information on your eligibility please visit: www.financial-ombudsman.org.uk or contact us.

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Compensation

The Financial Services Compensation Scheme (FSCS) provides compensation in case any FCA authorised company goes out of business or into liquidation and are unable to meet any valid claim under their policies. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory

classes of insurance, insurance advising and arranging is covered for 100% of the claim, also without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on +44 (0)20 7892 7300 or by visiting www.fscs.org.uk

Statement of Demands and Needs

This policy provides Golf Insurance and is suitable to meet the needs of those persons or entities requiring insurance for:

- 'Hole-In-One'

as detailed in this Insurance Booklet and Insurance Schedule.

Golf Care Hole-In-One Prize Insurance, is not renewable. JRW Group Services Ltd, is Authorised and Regulated by the Financial Conduct Authority.

GOLF CARE HOLE-IN-ONE INSURANCE

Effected on behalf of Certain Underwriters at Lloyd's ('The Underwriters, hereinafter referred to as "us", "we" or "our") by JRW Group Services Ltd, The Royals, Altrincham Road, Manchester M22 4BJ. This is to certify that in accordance with the authorisation granted under the contract (the number of which is specified in the Insurance Schedule) to the undersigned by Certain Underwriters at Lloyd's, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said contract which bears the Seal of Lloyd's Policy Signing Office and in consideration of the payment of the premium which forms part of the premium specified in the Insurance Schedule, the said Underwriters are hereby bound, severally and not jointly, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon.

If the Insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this policy shall become void and all claim hereunder shall be forfeited.

In witness whereof this insurance has been signed at the place stated and on the date specified in the Insurance Schedule by JRW Group Services Ltd.



Authorised Signatory
JRW Group Services Ltd

We must draw your attention to a number of important features of this Insurance:

Important Features

Insurance Booklet: You should read this Insurance Booklet carefully and in conjunction with the Insurance Schedule. It gives details of what is and is not covered by the Insurance and the Conditions and Exclusions of the cover.

Conditions, Exclusions and Warranties: Conditions and exclusions will apply to individual sections of the Insurance while general exclusions, conditions and warranties will apply to the whole Insurance.

Complaints: This insurance includes a complaints procedure which tells you what steps you can take if you wish to make a complaint.

'Cooling Off' Period: This Insurance Booklet contains a 'cooling off' period as detailed in 'Your right to cancel'.

United Kingdom: means Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

This Insurance is governed by the law of England and Wales, unless you and we have agreed otherwise. If you would like more information, you should ask the person providing the insurance, particularly if you feel the insurance may not meet your needs.

PLEASE READ THESE FEATURES, YOUR INSURANCE SCHEDULE AND THE WHOLE OF THIS DOCUMENT CAREFULLY. If the insurance does not



meet your requirements please return it within 14 days from receipt of documentation.

1. INSURING AGREEMENT

JRW Group Services Ltd on behalf of certain Underwriters at Lloyds, hereby agrees to reimburse the Insured named in the Insurance Schedule, for whose exclusive benefit this agreement is made, up to the specified maximum prize value if any Hole-In-One occurs on the date(s) and at the hole(s) as specified in the Insurance Schedule. Such payment obligation shall be subject to the full compliance with the following conditions:

2. CONDITIONS

- 2.1 RULES OF THE EVENT** – The Event must be played in accordance to the rules of golf, as approved by The Royal & Ancient Golf Club of St Andrews of Scotland.
- 2.2 PAYMENT** – A pre paid premium is the basis on which this Insurance is issued. The insurer is not obligated to reimburse the Insured for a prize without such a payment being made not less than 7 days prior to the Event Date.
- 2.3 CONFIRMATION OF TERMS** – When feasible JRW Group Services Ltd trading as Golf Care will supply written confirmation of all terms prior to the Event by E-mail, fax or post.
- 2.4 ACCEPTANCE OF APPLICATION** – Cover will only commence upon acceptance of a completed Golf Care Hole-In-One application prior to the Event.
- 2.5 PRIZE REINSTATEMENT** – The maximum prize value may be reinstated automatically to its original amount for each and every Hole-In-One covered, if noted in the Insurance Schedule. This cover is optional, payment of an extra premium will be required prior to the Event Date.

3. TERMS

- 3.1 WITNESS** – All the witnesses must be non-participants in the Event, age 21 or over, of good moral character, appointed by the Insured and accepted and stated on the Insurance Schedule.
- 3.2 THE EQUIPMENT/BALL** – Only the equipment/ball defined in the Royal & Ancient (R&A) rule book may be used to participate in the Hole-In-One Event(s).
- 3.3 YARDAGE** – The hole will be measured from teeing ground to the centre of the green, and

shall be not less than the specified yardage in the Insurance Schedule.

- 3.4 SHOT** – Only one shot per player at the stipulated hole is permitted. The number of shots for the whole event is nominated in the Insurance Schedule. No practice shots are permitted.
- 3.5 ELIGIBILITY** – An insured Hole-In-One can only be achieved by an officially registered competitor for the Insured Event.
- 3.6 THE HOLE** – The Insured may designate as many holes as desired, the premium will be set accordingly. Only one pre-designated hole may be used for each designated green. On a nine-hole course, it will be conclusively presumed a golfer is competing for the prize the first time he plays the hole, unless otherwise established to Golf Care's satisfaction.
- 3.7 THE BALL** – In the event of a Hole-In-One being achieved, the competitor shall not remove the ball from the hole. The witness shall remove the ball, and allow the ball to be retained for inspection.

4. CLAIMS

- 4.1 CLAIM(S) NOTIFICATION** – An immediate telephone call must be reported by the Insured or the successful competitor(s) to the claims department of Sportscover Europe, or no later than the first day of business after the Event has taken place.
- 4.2 PROOF OF CLAIM(S)** – The Insured will furnish the following documentation to Sportscover Europe as proof of the Hole-In-One claim(s). (1) Attested to the statement(s) by the witness(es), the successful competitor(s), or the resident pro to Sportscover Europe who will furnish the claim form. (2) The original scorecard of the successful competitor(s). (3) The pairing sheet of the event, clearly documenting the name(s), the address(es) & phone number(s) of the competitor(s), their amateur or professional status.
- 4.3 INVESTIGATION** – Upon receipt of a Claim(s), Sportscover Europe may conduct an investigation requiring the Insured to produce the witness(es), the competitor(s) and/or resident pro, if in the sole opinion of Sportscover Europe such an investigation is warranted by the facts.
- 4.4 DISPUTED CLAIM(S)** – The Insured indicated on the Insurance Schedule agrees that any dispute hereunder which results in litigation shall be resolved solely and exclusively in an appropriate court in England & Wales. The Insured by executing this application agrees that it is subject to the

personal jurisdiction of that court and to that venue as the exclusive one for resolution of disputed claims. In the event a dispute cannot be resolved between the Insured and Golf Care necessitating a final decision, the prevailing party is entitled to recover reasonable legal fees relative to the time expended by counsel.

5. PROVISIONS

5.1 AMATEUR STATUS – Should a winning golfer choose not to accept the prize with respect to his/her amateur status the Insured will make an equivalent donation to a charity of the winning golfer's choice.

5.2 VARIABLE EVENT CONDITIONS – Any changes in specific event data such as number of shots, hole yardage, dates, prize value etc., requires notification to and acceptance by Golf Care at least 1 working day prior to the start of the Event.

SEVERAL LIABILITY NOTICE

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

SANCTION LIMITATION AND EXCLUSION CLAUSE

The Underwriters shall not provide cover nor shall they be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Underwriters to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

COMPLAINTS PROCEDURE

If you have a complaint, please address it to: Complaints Department, Golf Care, The Royals, Altrincham Road, Manchester M22 4BJ, telephone +44 (0)800 158 5515 or email complaints@thejrvgroup.co.uk.

If your dissatisfaction concerns a claim please also refer it to us at Golf Care. If your complaint is not resolved or you are not happy with our response and the course of action proposed, you may refer the matter to Policyholders and Market Assistance at Lloyd's, One Lime Street, London EC3M 7HA, telephone +44 (0)20 7327 5693 or email complaints@lloyds.com.

It may be that you have access to the Financial Ombudsman Service if you are still not satisfied with Lloyd's response to your complaint. For further information on your eligibility please visit: www.financial-ombudsman.org.uk or contact us. All referrals to the Financial Ombudsman must take place within 6 months of the date of your last correspondence with Golf Care in relation to the complaint.

To refer a complaint to the Financial Ombudsman Service then either call +44 (0)845 080 1800 or visit www.financial-ombudsman.org.uk/consumer/complaints.htm to download a complaints form.

TERMS OF BUSINESS

This Terms of Business agreement sets out the terms on which JRW Group Services Ltd agrees to act. It also identifies your own responsibilities both to us and to insurers and it sets out our regulatory and statutory obligations.

Please contact us immediately if there is anything in these Terms of Business that you disagree with or do not understand.

Definitions

"We", "us" or "our" means JRW Group Services Ltd (JRW) trading as Golf Care. "You" and "your" means the individual person who is a policyholder or potential policyholder.

About us

JRW Group Services Ltd (JRW) of The Royals, Altrincham Road, Manchester, M22 4BJ is authorised and regulated by the Financial Conduct Authority for Insurance Mediation Only. Our Firms Registration Number is 313411. We are permitted to deal as an agent of insurers and clients with respect to non-investment insurance policies. You can check these details online using the Financial Services Register (accessible from www.fca.org.uk) or by contacting the Financial Conduct Authority Helpline on +44 (0)800 111 6768. You will not receive advice or a recommendation from us as part of our service however we may ask some questions to narrow down the selection of products on which we will provide details. You will need to make your own choice about how to proceed. By asking us to quote for and arrange insurance, you are providing your informed agreement to these Terms of Business.

Your duty of disclosure

Consumers: You must take reasonable care not to make a misrepresentation to the insurer. This means that all the answers you give and statements you make as part of your insurance application, including at renewal and when an amendment to your policy is required, should be honest and accurate. If you deliberately or carelessly misinform the insurers, this could mean that part of or all of a claim may not be paid.

Commercial customers: If the insurance is arranged wholly or mainly for purposes related to your trade, business or profession you have a duty to disclose all material facts whether or not the insurer asks for specific information. This duty applies throughout the life of your policy, and when you renew your insurance. Material facts are any facts which may influence the insurer's decision to accept the policy and/or what terms are applied. Failure to disclose a material fact may invalidate your insurance and could mean that your claim will not be paid.

Purchases made on behalf of a third party

If you are purchasing a policy on behalf of another person or a group or team, it is your responsibility to ensure that a duty of disclosure are met for each of the persons for whom cover is being purchased. It is also your obligation to ensure that each person on whose behalf insurance has been purchased is aware of the full details of the cover. We are unable to accept responsibility for loss should a claim be rejected due to the non-disclosure of a third party insured.

Dealing With Other People

To comply with data protection legislation, the request of many of our policyholders and to make the managing of your policy more convenient, it is our procedure to deal only with the person named on the policy. If you would like someone else to be able to deal with your policy for you on a regular basis, you must put this in writing to us.

Residency Limitation

You and anyone on whose behalf you purchase our insurance must be a resident of the United Kingdom.

Policy Documents

Policy information will be issued in a timely manner. Your policy documentation comprises of an Insurance Schedule and Insurance Booklet that will confirm the basis of cover, give details of the insurer, provide a policy summary, Demands and Needs statement and Keyfacts illustration. We reserve the right to hold back schedules and certificates until all payments due have been made.

IMPORTANT

If you have provided an email address on application, your policy documents will be sent to you via email within 24 hours of the policy being created. If the email has not been received or cannot be located within your spam folder after this time period, it is your responsibility to contact us immediately for this to be resent.

If no email address has been provided on application or you have specifically requested for policy documents to be sent via the post, these should be received within 14 days from when the policy was created. It is your responsibility to contact us immediately should policy documents not be received so they can be reissued.

If you do not instruct us that you have not received your documents within 14 days of policy creation, then we will assume that all documents have been received within the timeframes stated and that you agree to the policy Terms and Conditions.

Checking your policy documents

When you receive your documents, please ensure that you read your insurance policy carefully, in particular the Period of Insurance, and that the cover chosen is adequate for your needs. Failure to comply with the Terms and Conditions of the policy may result in cover



being restricted or possibly invalid. Please contact us if you have any questions with regard to your policy. You are advised that the Full Terms and Conditions of our policies should be consulted prior to your completing your policy purchase and if you have any questions you should make sure these are answered to your satisfaction. If you have not previously received a copy or read online the Insurance Booklet detailing the full policy Terms and Conditions before you take out your insurance, you will be provided a copy with your Insurance Schedule.

How to cancel

If you are not entirely satisfied with your policy, you have 14 days from receipt of your policy documents to cancel your policy and a full refund will be made. You must send a signed letter of cancellation via post or fax, or send an email. This must be prior to the Event Date.

If any gifts or promotional vouchers have been provided with your policy, a refund will only be completed if these are returned with a signed letter of cancellation. If printable vouchers have been provided these must have not been redeemed.

This does not affect your statutory rights.

Cancellation of Event

If the Insured Event is cancelled up to and including 14 days from receipt of documents, your premium will be refunded in full subject to written confirmation from the host Golf Club secretary that the Insured Event has been cancelled.

If the Insured Event is cancelled after 14 days from receipt of documents, no refund of any part of the premium can be made. We will however transfer cover to a future Event so long as this Event takes place within 6 months from date of issue of documents and to the same conditions. This is subject to written confirmation from the host Golf Club secretary that the Insured Event has been cancelled. Details of the revised Event must be provided to Us prior to its commencement. We reserve the right to withdraw or alter our terms if appropriate.

Protecting your information

All personal information about you will be treated as private and confidential (even when you are no longer a customer), except where the disclosure is made at your request or with your consent in relation to administering your insurance or where we are required by law.

Some or all of the information you supply to us in connection with your insurance proposal may be passed to insurance and other companies for underwriting, claims and premium collection purposes. Your data will be held in accordance with the Data Protection Act 1998, under which you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to the Data Protection Officer at our address (section "About Us").

We will not make your details available to other parties for marketing purposes, but we and other companies also owned by The JRW Group Ltd, may contact you to keep you informed of our latest products and services. We use Industry standard encryption technologies when transferring and receiving customer data exchanged with our website.

How to make a claim

Your Insurance Booklet includes a claims procedure, which tells you what steps you should take if you wish to make a claim. You must notify the Claims Department of a claim or circumstance which may give rise to a claim as soon as possible. You will be provided with every assistance in submitting a claim and seeking reimbursement.

Protecting your money

Prior to your premium being forwarded to the insurer, and for your protection, we hold your money as an agent of the insurer in which case your policy is treated as being paid for.

Payment

Premiums for Insurance are payable and due at the time of application. You may make payment by cheque and credit card (all major credit/debit cards except American Express are accepted). The insurance purchase will not be concluded until payment has been received unless otherwise agreed. Failure to make a payment by the agreed date will result in cancellation of the policy.

Credit/Debit Card – full payment must be received at least 7 days prior to the Event Date.

Cheque – must be received at our registered office at least 14 days prior to the Event Date. Should acknowledgment of receipt by Golf Care not have been made to you prior to the Event Date, then you must contact Us to ensure payment has been received and your Insurance has been inceptioned.

Remuneration

The Total Premium shown on the schedule includes Insurance Premium Tax (IPT) and administration charges which are negotiated under a separate contract. We make an administration charge per policy to cover the costs of policy arrangement and administration, any promotional products/services, our marketing costs and our regulatory fees and levies. This separate administration charge may vary according to the policy period, policy type, and other variable costs but will not exceed 33% of the total premium paid.

Complaints

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Altrincham Road, Manchester M22 4BJ or
Email: complaints@thejrwingroup.co.uk.

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Compensation arrangements

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, also without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on +44 (0)20 7892 7300 or by visiting www.fscs.org.uk.



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The Royals, Altrincham Road, Manchester M22 4BJ

Tel: +44 (0)800 158 5515 · Fax: +44 (0)845 305 8100

email: admin@golfcare.co.uk

www.golfcare.co.uk/hio