

Take cover this Autumn

Golf is costly enough without having to pay to replace lost or damaged clubs or forking out for a personal injury claim.

Autumn is here, and it sometimes feels like we don't have a care in the world. By the time October comes around many of us have forked out for new equipment, clothing and maybe even lessons – but have you thought about insurance?

The thing about insurance is that it can seem a waste of money – until it's needed. A specific golfing policy from a specialist such as Golf Care may not seem necessary, but once you remember the cost of your clubs, not to mention the possibility of a personal injury claim resulting from a stray shot, paying out a few pounds a month suddenly doesn't seem like a bad idea.

Every year, golf equipment worth millions of pounds is stolen from cars, clubhouses and homes all over the country. Equipment theft has risen by 55% over the past year, and as the sport gets more popular, these potentially devastating losses will only become more common. Should it happen to you, it will mean either a huge amount of financial loss and upheaval, or a simple call to your insurance company – and the difference starts at just £29.99 per year.

Golf isn't exactly an extreme sport, but injuries and accidents are by no means rare. Last year



more than 12,400 people required hospital treatment for golf-related injuries – and yet it is estimated that only one in 10 golfers in the UK has specialist golf insurance.

That little white ball can cause an awful amount of damage to an unsuspecting cranium, and courts have ruled in the past that golfers may be liable for any damage they cause, even if they were not acting recklessly. These days many people scent the chance of a cash bonanza if they receive any kind of injury, and it will certainly help you sleep at night during a court case if you know that your insurer will fork out for any damages you're charged for.

Golfing holidays are becoming more popular too, and you don't have to have travelled through Heathrow's Terminal Five recently to know that wherever there's luggage, there's also lost and damaged luggage. For just an extra £10 per year you can extend your Golf Care cover worldwide and thereby ensure that you have peace of mind no matter where you travel.

And on a lighter note, is golf the only sport where the best thing that can happen can also cost you a small fortune? We all dream of that hole-in-one. The feeling of elation is incomparable... and then there's the sudden realisation that there are many, many thirsty mouths awaiting you back at the clubhouse. Golf Care offers coverage of up to £200 to ensure your perfect moment remains, well, perfect.



www.golfcare.co.uk



WHAT WE'RE ALL ABOUT

Since inception in 2003, Golf Care has become the UK's fastest growing specialist golf insurer. This is due to its competitive pricing in a market place where some other companies charge customers vastly inflated premiums. Being part of The JRW Group of companies, which is the largest specialist golf insurer in the UK, allows Golf Care to provide customers with the lowest premiums possible.

The company now insures over 40,000 individual golfers and in excess of £50 million worth of golf equipment. With the added security of the insurance policies being underwritten by Lloyds of London you can be confident that Golf Care will be there for you, should you need to make a claim.



Golf Care is a trading name of JRW Group Services Ltd which is Authorised and Regulated by the Financial Services Authority. Terms and conditions apply. Policy wording available on request.

GOLF CARE POLICY OPTIONS

To get yourself completely covered, choose the level of cover from the table below that you want and log on to www.golfcare.co.uk or telephone **0870 413 2222**.

Type of Policy	Bronze	Silver	Gold	Platinum
Territorial Limits	UK	UK	Europe	Worldwide
Golf Equipment (Theft, loss, damage)	£1,250	£1,750	£2,500	£5,000
Personal Liability	£5m	£5m	£5m	£5m
Personal Accident	£50,000	£50,000	£50,000	£50,000
Golfers Accidental Damage To Third Party Property	£2,500	£2,500	£2,500	£2,500
Hole in One	£150	£150	£200	£200
Personal Effects	-	-	£250	£250
Loss of Golfing Trophies	-	-	£250	£250
Dental Treatment	£350	£350	£350	£350
Golf Equipment Hire (in the event of loss/theft)	£200	£200	£200	£200
Club Subscription Reimbursement	£1,000	£1,000	£1,000	£1,000
Total Annual Premium	£29.99	£34.99	£49.99	£64.99
Optional Cover – Worldwide extension	£10	£10	£10	Included

For more information please visit

www.golfcare.co.uk