

GOT IT COVERED?

Lost, damaged or stolen clubs? Slice of bad luck with the driver? Unexpected scorer of a hole-in-one? Whatever your experience, get specialist insurance with Golf Care.



↙ A set of shiny new blades (£750), driver (£400), an electric trolley (£400), a top-of-the-range bag (£100), the latest black-and-tan spikes (£70) – all in a van careering away from the golf club? You'd be forgiven for turning your back on the game if you were victim to such a crime – so for peace of mind why not get yourself covered with a golf insurance package from Golf Care.

And it's not just theft that Golf Care offers protection against. Added to the fact that several million pounds worth of golfing equipment was reported stolen from clubs, cars and homes, in the last year more than 12,400 people required hospital treatment for golf-related injuries. And yet just one in 10 golfers in the UK has specialist golf insurance.

As golfers we shell out vast sums of money on curing our swing ailments with lessons or on the latest club technology – however we haven't yet cottoned on to the merits of a relatively low-cost insurance package.

Golf may not immediately strike you as the most dangerous of pastimes, and granted it may not be quite up there with bullfighting and base jumping, but take a moment and consider how close you have come to serious injury on the course.

Practically every golfer has experienced the shock of feeling the ball whiz past your head – and many have not been that lucky.

In today's litigious society, a cry of "Fore!" and a sheepish wave is not enough to get you off the hook. In April 1998 the Court of Appeal upheld a County Court ruling that "golfers are liable 'for shots that cause injury, no matter how slight the risk.'" For less than £30 a year, Golf Care could take all these worries away.

And unfortunately crime and golf can go hand in hand. Golfers may be honest enough to admit to an air shot from the depths of a gorse bush but others seeing an unguarded set of clubs might not be so conscientious. Golf Care has seen a 55% increase in equipment theft in the past year alone and this is likely to rise as the sport becomes ever more popular. Act now to get your favourite possessions covered with Golf Care – home insurance just isn't enough.

There is nothing quite like heading to sunnier climes for a very well-earned golf break. It's not quite so enjoyable, though, if you step onto the 1st tee in the Algarve and find that the kind airport attendant has managed to crack your brand new 460cc driver. Both the Gold and Platinum Golf Care options (see box) allow you to travel, safe in the knowledge that you are covered for most eventualities while you are away – from damage to your clubs in transit, to stolen gear and injury to a fellow golfer. The post-match refreshment will certainly taste better if you are insured.

Talking of which, is there a more frightening double-edged sword in the whole of sport than a hole-in-one? The crowning moment of most



A hole in one here would be memorable – and possibly expensive!



It's easy to cause injury to someone on the course

club golfers' lives is often punctuated by the gut-wrenching fear of just how many thirsty people are going to be waiting in the clubhouse! You'll be pleased to know that this need not be the case as Golf Care offers special "hole-in-one" cover – the £200 limit is sure to cover the most social of clubs.

Golf Care already provides cover for a wide-range of UK golfers, many of whom have found out just what it means to have comprehensive golf insurance. Take Mr Thompson for example, whose clubs were stolen in Thailand while he was on holiday. He had left them on the back of the golf cart while paying for his round and when he returned they had been stolen. "I couldn't believe it. I was delighted to find out that my clubs were covered on my Golf Care insurance even though I was abroad when the theft took place," said Mr Thompson.

Or check out what Mr Hennessey-Walsh thought of Golf Care's service. His clubs were stolen from a golf club while he had a policy with Golf Care Insurance. "I couldn't believe that I had my clubs stolen from the clubhouse. I thought it would be a safe place to leave them there as I had never had any trouble before," he explains. "I was very pleased that I had Golf Care Insurance and Golf Care were extremely professional and resolved my case very quickly."

Photography: Getty Images

