Insurance Booklet
Thank you for choosing Golf Care.
Golf Care is a trading name of JRW Group Services Ltd which is authorised and regulated by the Financial Conduct Authority.

We have tried to make this document easy to read. However, we have still had to use some words that have a special meaning these are listed and explained in ‘definitions’. From now on wherever a word with a definition is used it will be printed in bold type.

The next few pages give You a summary of the main policy benefits and terms and conditions, known as the Policy Summary (KeyFacts®) and therefore does not contain the full terms which can be found further in this insurance booklet.

# GOLF CARE SUMMARY

## NAME OF THE UNDERWRITER
Accelerate Underwriting Ltd on behalf of Royal & Sun Alliance Insurance PLC.

## 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 person:
- Section 1 - Personal Liability
- Section 2 - Third Party Property Damage
- Section 3 - Golf Equipment
- Section 4 - Equipment Hire
- Section 5 - Personal Accident
- Section 6 - Dental Treatment
- Section 7 - Hospitalisation
- Section 8 - Loss of Club Subscription
- Section 9 - ‘Hole In One’

## STANDARD FEATURES AND BENEFITS

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| **Section 1** Personal Liability | • Indemnity for third party Bodily Injury and third party property damage up to the limit defined in Your Insurance Schedule  
• Legal advisors fees and court costs involved in defending any claims against the Insured | • Please see ‘What is not covered’ in the policy wording  
• Bodily Injury to Your employees or members of Your immediate family  
• Liability arising out of the use, ownership, or possessions of Vehicles, aircraft or watercraft, other than motorised golf buggies |
| **Section 2** Third Party Property Damage | • Indemnity for accidental third party property damage up to the limit defined in Your Insurance Schedule  
• Legal advisors fees and court costs involved in defending any claims against the Insured | • Please see ‘What is not covered’ in the policy wording  
• Bodily Injury to any persons  
• Liability arising out of the use, ownership, or possessions of Vehicles, aircraft or watercraft, other than motorised golf buggies |
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| Section 3  
Golf Equipment | • Provides cover for theft, loss and damage to **Golf Equipment** up to the limit defined in **Your Insurance Schedule** | • Please see ‘What is not covered’ in the policy wording  
• Any loss, theft or damage which occurs outside of the **Operative Time**  
• Losses from **Your** place of work, education or **Residence** or in a parked **Vehicle** at these locations unless 24 hour cover is included and noted on **Your Insurance Schedule**  
• Theft from a **Vehicle** unless the **Vehicle** is fully secured and equipment is kept out of sight either in locked boot or covered luggage area and such theft is verified by a Police report  
• Theft from **Vehicles** left unattended at any time between the hours of 10pm and 8am unless 24 hour cover is selected and noted on **Your Insurance Schedule**  
• Theft from any premises unless such theft shows evidence of forcible and violent entry to the premises  
• Theft of **Golf Equipment** when left unattended in the open than in the course of **Playing Golf**  
• Wear and tear, manufacturing fault or inherent defect  
• Single article limits may apply and will be detailed in the **Insurance Schedule**  
• Any **Excess** detailed in the **Insurance Schedule** |
| Section 4  
Equipment Hire | • Provides indemnity for hire of **Golf Equipment** following a loss under Section 3 up to the limit defined in **Your Insurance Schedule** | • Please see ‘What is not covered’ in the policy wording  
• Any claims where there is not a valid claim under Section 3 - **Golf Equipment**  
• Any claim where evidence of hire cannot be obtained this must be one or more of the following:  
  o Original sales purchase receipt  
  o Bank or credit card statement |
| Section 5  
Personal Accident | • Provides cover for accidental death, loss of limbs, permanent loss of sight, partial loss of sight and permanent total disability up to the limit defined in **Your Insurance Schedule** | • Please see ‘What is not covered’ in the policy wording  
• Any bodily injury unless as a result of **Playing Golf**  
• Reduced benefits apply to persons aged under 18 and over 80  
• Any pre-existing defect, infirmity, sickness or disease at the time of the **Accident** |
| Section 6  
Dental Treatment | • Provides cover in respect of accidental dental injury up to the limit defined in **Your Insurance Schedule** | • Please see ‘What is not covered’ in the policy wording  
• Any bodily injury unless as a result of **Playing Golf**  
• Any **Excess** detailed in the **Insurance Schedule** |
| Section 7  
Hospitalisation | • Provides a benefit in respect of hospitalisation up to the limit defined in **Your Insurance Schedule** | • Please see ‘What is not covered’ in the policy wording  
• Any bodily injury unless as a result of **Playing Golf**  
• Any **Excess** detailed in the **Insurance Schedule** |
| Section 8  
Loss of Club Subscription | • Provides reimbursement of unused golf club subscription up to the limit defined in **Your Insurance Schedule** | • Please see ‘What is not covered’ in the policy wording  
• Any claims following a bodily injury unless as a result of **Playing Golf**  
• Any **Excess** detailed in the **Insurance Schedule**  
• Any pre-existing defect, infirmity, sickness or disease at the time of the **Accident** |
| Section 9  
Hole in One | • Provides indemnity for celebratory club house beverage expenses in the event of a hole in one whilst playing a club competition up to the limit defined in **Your Insurance Schedule** | • Claim must arise during 18 hole medal or club competitions which conforms with the rules and regulations laid down by the international amateur golfers association |
PERIOD OF INSURANCE
The Period of Insurance as stated in Your Insurance Schedule.

YOUR RIGHT TO CANCEL
If You decide that for any reason, this Policy does not meet Your insurance needs then please return it to Golf Care within 14 days of issue. On condition that no claims have been made or are pending a full refund will be available. There after You may cancel the Policy at any time by informing Golf Care however no refund of premium will be payable.

OUR RIGHT TO CANCEL
We may at any time cancel the insurance document by sending 14 days notice to You at Your last known address. Provided the premium has been paid in full You shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

MAKING A CLAIM
Should You wish to make a claim or report an incident that could give rise to a claim under this insurance please contact:
• Telephone: +44 (0)800 112 4069
• Post: Golf Care Claims Department, Davies Group, PO BOX 2801, Hanley, Stoke on Trent, ST4 5DN
• Email: newclaim.golfcare@davies-group.com

OUR COMPLAINTS PROCEDURE
We are proud of the service that We provide and of Our careful selection of intermediaries We trust to service the Policy. Occasionally, things may go wrong and if this happens We have a procedure in place to fully investigate Your complaint and where appropriate, to make changes to prevent a recurrence.
• If You are unhappy with any element of the cover We provide or any aspect of Our service or have a cause for complaint, please, in the first instance, contact Golf Care
• If You still have cause for complaint then contact The Managing Director, Accelerate Underwriting Limited, 3rd Floor, 153 Fenchurch Street, London EC3M 6BB
• If In the unlikely event that Your concerns have not been resolved, Your complaint will be referred to Our customer relations team who will arrange for an investigation on behalf of Our Chief Executive. Their contact details are as follows: RSA Customer Relations Team, P O Box 255, Wymondham, NR18 8DP or email crt.halifax@uk.rsagroup.com
• Complaints that still cannot be resolved may be referred to the Financial Ombudsmen Service: Financial Ombudsmen Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR

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
We are covered by the FSCS. If We are unable to meet Our financial obligations You may be entitled to Compensation from the scheme, depending on the type of insurance and the circumstances of the claim.
For this type of insurance 90% of Your claim is covered, without any upper limit. Further information about Compensation scheme arrangements is available at www.fscs.org.uk, and on 020 7741 4100, or 0800 678 1100.
GOLF CARE POLICY WORDING

Effectuated with Accelerate Underwriting Ltd on behalf of Royal & Sun Alliance PLC by JRW Group Services Ltd, The Royals, Altrincham Road, Manchester M22 4BJ.

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.

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

• This part of the document provides details of Your Policy and the terms and conditions that apply. The Policy is a legal contract between You and Us. The Policy wording and Insurance Schedule make one document and must be read together. Please keep them together.

• The contract is based on the information You gave Us when You applied for the insurance.

• Your Policy is in two parts – this Policy wording and the Insurance Schedule.

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Our part of the contract is that We will provide the cover set out in this Policy wording:

• for those sections which are shown on Your Insurance Schedule
• for the insurance period set out on the same Insurance Schedule

Your part of the contract is:

• You must pay the premium as shown on Your Insurance Schedule for each insurance period
• You must comply with all the terms and conditions set out in this Policy

If You do not meet Your part of the contract, We may turn down a claim, increase the premium or You may find that You do not have any cover.
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IMPORTANT FEATURES:

- **Insurance Booklet:** You should read this document carefully 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 and Exclusions:** Conditions and exclusions will apply to individual sections of the insurance while general exclusions and conditions will apply to the whole insurance.

- **Limits:** All sections have limits on the amount We will pay under that section. Some sections also include inner limits for example for one item.

- **Excesses:** Claims under certain sections will be subject to an Excess. Where there is an Excess, You will be responsible for paying the first part of a claim.

- **Reasonable Care:** You are required to take all reasonable care to protect yourself and Your Golf Equipment and to act as though You are not insured.

- **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’.

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.

Please note that this Insurance is only available to individuals who are non-professional Golfers and resident in the United Kingdom.
CLAIMS

HOW TO MAKE A CLAIM

If an event giving rise to a claim under this Insurance occurs You shall:

1. Notify Davies Group as stated in ‘How to make a claim’ as follows:
   a. Section(s) 1-8 - within 30 days of the date of the incident occurring
   b. Section 9 - within 28 days of the date of achievement
   c. Within 7 days of the date of loss for any claim in respect of riot, civil commotion, strikers or locked out workers.

Give details of Your claim by either:

- Telephone: +44 (0)800 112 4069
- Post: Golf Care Claims Department, Davies Group, PO BOX 2801, Hanley, Stoke on Trent, ST4 5DN
- Email: newclaim.golfcare@davies-group.com

No claim shall be payable unless the terms of this condition have been complied with.

CLAIMS CONTROL

1. If an event giving rise to a claim under this Insurance occurs You shall:
   a. take immediate action to minimise the loss, destruction, damage, injury, illness or disease
   b. pass every letter claim writ summons and process to Us immediately upon receipt
2. We shall have sole control of all claims procedures and settlements.
3. No admission, offer, promise, payment, or indemnity shall be made or given by You or on Your behalf without Our written consent.
4. On the happening of an event which gives rise to a claim We or any person authorised by Us may without thereby incurring any liability or diminishing any of Our rights under this insurance enter, take or keep possession of the premises where the event occurred and may take possession of or require to be delivered to them any property insured and deal with such property for all reasonable purpose and in any manner.
5. If You or anyone acting on Your behalf does not comply with Our requirements or hinders or obstructs Us in carrying out any of the above mentioned acts then all benefit under this insurance shall be forfeited.
6. No property may be abandoned to Us whether taken possession by them or not.
7. We may at any time at Our sole discretion pay to You the maximum sum payable hereunder or any lesser sums for which any claim or claims can be settled. We shall not be under any further liability except for payment of costs and expenses which may have been incurred prior to such payment provided that in the event of a claim or series of claims resulting in Your liability to pay a sum in Excess of the Sum Insured or Limit of Indemnity Our liability for such costs and expenses shall not exceed an amount being in the same proportion as Our payment to You bears to the total payment made by You or on Your behalf in settlement of the claim or claims.

CLAIMS CONDITIONS

These are the claims conditions You will need to keep to as Your part of this contract. If You do not, a claim may be rejected or payment could be reduced. In some circumstances Your Policy might be invalid.

1. If an event giving rise to a claim under this Insurance occurs You shall:
   a. ensure the Police are notified in respect of malicious damage &/or theft incidents as soon as reasonably practicable and certainly within 24 hours of discovery. A crime reference number must also be obtained
   b. provide Us with all proofs and information in relation to a claim that We may reasonably require together with (if required) a statutory declaration of the truth of the claim and any connected matters
   c. Where appropriate, 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
2. If at the time of any loss, damage or liability arising hereunder there is any other insurance covering the same loss, damage or liability We will pay only Our rateable proportion.
3. All claims arising under this Insurance shall be governed by the law of England and Wales whose courts alone shall have jurisdiction in any dispute arising hereunder.
4. In the event of claims in respect of Third Party Property 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
IMPORTANT INFORMATION

CONSUMER INSURANCE ACT
You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. You must tell Us of any changes to the answers You have given as soon as possible. Failure to advise Us of a change to Your answers may mean that Your Policy is invalid and that it does not operate in the event of a claim.

KEEPING US INFORMED
This Policy is based on the information You have given Us about Your business. It is important You let us know within 30 days of changes that affect what You have told Us.
If You fail to disclose all relevant information or make a misrepresentation, We may void the Policy or reduce the value of any claim payment.

YOUR RIGHT TO CANCEL
If You decide that for any reason, this Policy does not meet Your insurance needs then please return it to Golf Care within 14 days of issue. On condition that no claims have been made or are pending a full refund will be available.
There after You may cancel the Policy at any time by informing Golf Care however no refund of premium will be payable.

OUR RIGHT TO CANCEL
We may at any time cancel the insurance document by sending 14 days notice to You at Your last known address. Provided the premium has been paid in full You shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

GOVERNING LAW
Unless some other law is agreed in writing, this Policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the UK in which Your main residence is situated.

DATA PROTECTION ACT 1998
Please note that any information provided to Us will be processed by Us and Our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.
DEFINITIONS
This part of the Policy sets out the words which have a special meaning. Each word is listed with the meaning explained below and is printed in Bold Type whenever it appears in the Policy, Insurance Schedule and endorsements.

Accident
An external, sudden, unexpected, unusual specific event occurring at a definable time and place

Bodily Injury
Injury to the body caused by accidental, violent, visible and external means

Excess
The first part or amount You will be responsible for paying in the event of a claim

Golf Equipment
Clubs, Balls, Bags, Trolleys, Clothing, GPS Devices, GPS Watches and Accessories (excluding Buggies) specifically designed and purchased for Playing Golf. Golf Equipment extends to include Baggage, Personal Possessions and Trophies up to the limit defined in Your Insurance Schedule

Golfing Event
Whilst playing or practicing golf at a recognised Golfing Venue or attending a golfing activity as a spectator or guest

Golfing Venue
A recognised Golfing Venue which is used for the practice or Playing Golf

Hotel Golfing Break
A pre booked period away from Your Residence for the primary purpose of Playing Golf which includes overnight hotel accommodation, but always within the Territorial Limits defined in Your Insurance Schedule

Insurance Schedule
Sets out the specific terms and values applicable to the cover and should be read together with the Policy

Insurance Valuation
A dated document obtained when no other evidence of purchase is available and must include a full description of Your Golf Equipment together with an estimated replacement value per item. The valuation should be undertaken by the original retailer or supplier of the equipment. If this is not possible, then from a recognised Golf Equipment supplier.

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

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:

1. Your cover is operative only during the following times. Losses occurring outside of these times will not be covered.
   a. From the time You leave Your normal or temporary Residence, place of work or education, whichever the later, to commence Your journey to, whilst travelling to, during or travelling from a Golfing Event, until returning to Your normal or temporary Residence, place of work or education after the Golfing Event, whichever the earlier, excluding any theft from a Vehicle left unattended at any time between the hours of 10 pm and 8 am, but always within the Territorial Limits defined in Your Insurance Schedule
b. From the time You leave Your normal or temporary Residence, place of work or education whichever the later, whilst on a Hotel Golfing Break, until returning to Your normal or temporary Residence, place of work or education after the Hotel Golfing Break, whichever the earlier

2. Where the Territorial Limits defined in Your Insurance Schedule is Europe or Worldwide, the operative time for cover under Sections 3 & 4 only, is deemed to be from the time You leave Your normal or temporary Residence, place of work or education whichever the later, whilst travelling to Your overseas destination and accommodation, until returning to Your normal or temporary Residence, place of work or education after the Golfing Event, whichever the earlier

3. 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 forcible and violent entry

4. Cover under Section 3 is further extended at any time in respect of Golf Equipment which is subject to Loss or Damage resultant from Fire whilst at a recognised Golfing Venue

Losses occurring outside of this Operative Time will not be covered.

Period of Insurance
The period effective as detailed in Your Insurance Schedule

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

Playing Golf
Being physically engaged in a continuous round of golf or practice session at a recognised Golfing Venue

Policy
The policy wording (along with the Insurance Schedule) which forms part of the legal contract between You and Us

Residence
Your normal or temporary residence including any outbuildings such as garages, sheds and other storage areas

Territorial Limits
Cover shall only apply within the Territorial Limits as defined in Your Insurance Schedule

United Kingdom (UK)
Great Britain, Northern Ireland, the Isle of Man and the Channel Islands

Vehicle(s)
Any type of conveyance of goods or personnel, including a caravan or trailer, which is intended to be propelled other than by manual or animal power

We, Us and Our
Royal & Sun Alliance Insurance PLC. St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL

You and Your
The person named in the Insurance Schedule
SECTION 1 - PERSONAL LIABILITY
Provides indemnity for third party Bodily Injury and third party property damage.

WHAT IS COVERED
We will indemnify You up to the limit stated in the Insurance Schedule (which is inclusive of all costs and expenses) against legal liability for:
1. Bodily Injury to any third parties
2. Damage to property belonging to others arising from an Accident occurring during the Operative Time within the Territorial Limits

WHAT IS NOT COVERED
1. Liability to any of Your employees
2. Liability to a member of Your immediate family (spouse, children, parents, siblings and their families)
3. Any property belonging to You or in Your care, custody or control
4. Any wilful, malicious or unlawful act
5. Liability where You are entitled to indemnity from another more specific source
6. Any liability arising from a contract or agreement unless You would have been liable in the absence of such contract or agreement
7. Punitive, exemplary or aggravated damages
8. Liability arising out of the ownership or use of land or buildings, animals, firearms or weapons
9. Liability directly or indirectly resulting from the pursuit of trade, business or profession
10. Liability arising out of the ownership, possession or use of Vehicles, aircraft or watercraft, other than motorised golf buggies
11. Liability arising out of the influence of intoxicating liquor or drugs
SECTION 2 - THIRD PARTY PROPERTY DAMAGE
Provides indemnity for accidental third party property damage.

WHAT IS COVERED
Loss or damage to the property of others that You may accidentally cause whilst attending a Golfing Event within the Territorial Limits up to the limit stated in the Insurance Schedule.

WHAT IS NOT COVERED
1. Negligence or any legal liability
2. Any property belonging to You or in Your care, custody or control
3. Any wilful, malicious or unlawful act
4. Any claims arising out of the ownership or use of land or buildings, animals, firearms or weapons
5. Any claims directly or indirectly resulting from the pursuit of trade, business or profession
6. Any claims arising out of the ownership, possession or use of Vehicles, aircraft or watercraft, other than motorised golf buggies
7. Any claims arising out of the influence of intoxicating liquor or drugs
SECTION 3 - GOLF EQUIPMENT
Provides cover for theft, loss or damage to Golf Equipment.

WHAT IS COVERED
We agree to pay for repair or replacement, up to the limit stated in your Insurance Schedule, of Golf Equipment owned by you that has been stolen, lost or sustained accidental damage or malicious damage during the Operative Time.

We will pay the cost of replacement as new for the lost or damaged article providing the article was not more than 3 years old at the date of the loss and provided it was purchased new at the time. Proof will be required which can be one of the following:

1. An original sales purchase or till receipt
2. An Insurance Valuation undertaken prior to any loss or damage
3. A bank or credit card statement showing evidence of purchase

Where proof cannot be provided or the article was more than 3 years old or was not purchased new at the time, then We will deal with the claim on an Indemnity Value basis or cost of repair whichever the lesser. Any replacement Golf Equipment will be supplied from a preferred supplier approved by Us.

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

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.

Single Article Limits:
The following Single Article Limits apply in respect of Golf Equipment:

1, 2 or 3 month(s): £150
Bronze: £200
Silver: £200
Gold: £250
Platinum: £500

WHAT IS NOT COVERED
1. The amount of the Excess
2. Any loss, theft or damage which occurs outside of the Operative Time
3. Any loss, theft or damage to equipment which is hired, loaned or entrusted to You
4. Any loss from malicious damage &/or theft, not reported to the Police within 24 hours of discovery and a crime reference number obtained
5. Any damage or loss or theft of Golf Equipment in transit which has not been:
   a. reported to the carrier
      i. a written report obtained or
   b. submitted to the carrier and a refusal to indemnify received
6. Loss or theft of any Golf Equipment left unattended unless the loss or theft shows evidence of forcible and violent entry/exit to or from any premises, security controlled club house, changing room or any securely locked locker or other similar place of storage
7. Loss or theft of any Golf Equipment left unattended in the open other than in the course of Playing Golf
8. Any theft from an unattended Vehicle which is parked outside or in close proximity to Your normal or temporary place of Residence or normal or temporary place of work unless 24 hour cover is selected
9. Any theft from an unattended Vehicle unless the Golf Equipment is kept out of sight in a locked boot or a covered luggage area, all the Vehicle's security devices are fully armed and verified by a Police Report
10. Any theft from Vehicles left unattended at any time between the hours of 10 pm and 8 am, unless You are on a Hotel Golfing Break and Your Vehicle is parked within the Hotel's car parking area or 24 hours cover is selected
11. Business samples, goods, tools of trade
12. Golf Equipment more specifically insured elsewhere
13. Breakage or damage to fragile articles and any consequence thereof
SECTION 4 – EQUIPMENT HIRE
Provides indemnity for hire of Golf Equipment following a loss under Section 3 (Golf Equipment).

WHAT IS COVERED
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 limit stated in the Insurance Schedule provided always that such equipment hired shall be of a comparable kind to and not substantially better than that lost or damaged.
Provided that proof is supplied that can be one of the following:
1. An original sales purchase or till receipt
2. Bank or credit card statement showing evidence of hire

WHAT IS NOT COVERED
1. The amount of the Excess
2. Any claim where there is not a valid claim under Section 3 for loss or damage to Golf Equipment
SECTION 5 - PERSONAL ACCIDENT

Provides cover for accidental death, loss of limbs, permanent loss of sight, partial loss of sight, and permanent total disability.

DEFINITIONS
For the purposes of this section the following definition applies. Each word is listed with the meaning explained below and is printed in CAPITALS whenever it appears in this section.

BODILY INJURY
Identifiable physical injury to Your body.

WHAT IS COVERED
If during the Operative Time You sustain BODILY INJURY caused by an Accident which shall solely and independently of any other cause within 180 days from the date of the Accident result in:

1. Your Death
2. Loss of one or more of Your limbs by physical separation at or above the wrist or ankle
3. The total irrecoverable loss of sight of both eyes as measured by the Snellen scale
4. The total irrecoverable loss of sight of one eye or the partial irrecoverable loss of sight of one or both eyes as measured by the Snellen scale. Partial irrecoverable loss of sight shall be deemed to be the loss of 50% or more of vision of one eye for which no more than the limit defined in Your Insurance Schedule will be payable
5. Permanent total disablement that prevents You from engaging in any occupation

Then We shall pay to You or Your heirs and executors the amount stated in the Insurance Schedule.

Note: For persons under 18 years of age the death benefit is limited to £1,000. For persons aged 80 and over benefits (1), (2), (3) and (4) are limited to £5,000 and there is no cover under (5). We shall not pay for more than one lump sum benefit under this Section.

WHAT IS NOT COVERED

1. Any claim 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
2. Claims arising directly or indirectly from any activities other than recreational golfing activities
3. Any wilful exposure to risk (other than in an attempt to save human life)
4. Claims arising directly or indirectly from any 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)
5. Suicide or attempted suicide, intentional self-injury
6. Claims arising directly or indirectly from the effects of intoxicating liquors or drugs
7. Accidents arising directly or indirectly from motor cycling, as either driver or passenger, unless the driver holds a current licence permitting him/her to ride the motor cycle
8. Any pre-existing defect, infirmity, sickness or disease at the time of the Accident
9. Any claim arising from medical or surgical treatment (unless rendered necessary by accidental BODILY INJURY which is covered by this insurance)

CONDITIONS

1. 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
SECTION 6 – DENTAL TREATMENT
Provides cover in respect of accidental dental injury.

WHAT IS COVERED
We will pay You the amount of dental, surgical, and specialist’s fees, hospital, surgical and medical requisites, up to but not exceeding in all the Sum Insured shown in the Insurance Schedule 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 the said round or practice session (hereinafter referred to as dental injury). Expenses shall only be those necessarily and reasonably incurred within 12 months of the date of dental injury.

WHAT IS NOT COVERED
1. The amount of the Excess
2. Self-inflicted injury
3. Cosmetic or plastic surgery unless necessitated by a dental injury occurring whilst insured
4. Examinations, X-rays, extractions, fillings and general dental care except as a result of dental injury
5. Examination for check-up purposes not incidental to the dental injury
6. Any condition which originated prior to You becoming insured by this insurance
7. Damage to dentures, bridges or other forms of dental prosthetics unless caused by a dental injury
8. Normal wear and tear
9. Dental injury caused by foodstuffs including foreign bodies therein
10. Dental injury which is not apparent within 7 days of the date of Accident
SECTION 7 - HOSPITALISATION
Provides a benefit in respect of hospitalisation up to the limit defined in Your Insurance Schedule.

DEFINITIONS
For the purposes of this section the following definition applies. Each word is listed with the meaning explained below and is printed in CAPITALS whenever it appears in this section.

BODILY INJURY
Identifiable physical injury to Your body.

WHAT IS COVERED
We will pay the amount shown in the Insurance Schedule 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 Schedule.

WHAT IS NOT COVERED
1. The amount of the Excess
2. Any self-inflicted injury
3. Any examination for check-up purposes
4. Any condition which originated prior to You becoming insured by this insurance
5. If You are 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 – LOSS OF CLUB SUBSCRIPTION

Provides reimbursement of unused golf club subscription.

WHAT IS COVERED
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 sum insured stated in the Insurance Schedule. This benefit applies to one subscription only.

WHAT IS NOT COVERED
1. The amount of the Excess
2. Any claims if prior to the Period of Insurance defined in Your Insurance Schedule You were aware of any medical condition or set of circumstances that could reasonably be expected to give rise to a claim
3. Claims arising directly or indirectly from any activities other than recreational golfing activities
4. Any wilful exposure to risk (other than in an attempt to save human life)
5. Claims arising directly or indirectly from any 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)
6. Suicide or attempted suicide, intentional self-injury
7. Claims arising directly or indirectly from the effects of intoxicating liquors or drugs
8. Accidents arising directly or indirectly from motor cycling, as either driver or passenger, unless the driver holds a current licence permitting him/her to ride the motor cycle
9. Any pre-existing defect, infirmity, sickness or disease at the time of an Accident
10. Any claim arising from medical or surgical treatment (unless rendered necessary by accidental Bodily Injury which is covered by this insurance)
SECTION 9 - HOLE IN ONE
Provides indemnity for celebratory club house beverage expenses in the event of a hole in one whilst playing a club competition.

WHAT IS COVERED
We agree to pay any amount up to the limit stated in the Insurance Schedule to cover celebratory club house beverage expenses in the event You shall achieve a ‘hole in one’ during the course of playing a round of golf.

WHAT IS NOT COVERED
1. Any hole in one claim unless during 18 hole medal or club competitions which conforms with the rules and regulations laid down by the International Amateur Golfers Association
2. Any practice shots
3. Any hole in one where the hole is shorter than the club specification
4. Any claim where the score card is not fully completed, signed and countersigned by the club secretary

CONDITIONS
1. Claims must be submitted in writing, together with the original itemised cash register receipts to Us within 28 days. Receipts must be those incurred on the day of achievement and only from the club premises
GENERAL CONDITIONS
These are the conditions of the insurance You will need to meet as Your part of this contract. If You do not, a claim may be rejected or payment could be reduced. In some circumstances Your Policy might be invalid.

1. You must exercise reasonable care to prevent Accident, injury, loss or damage and at all times act as if uninsured

2. The due observance and fulfilment of all terms and conditions of this insurance by You, or anyone acting on Your behalf insofar as they relate to anything to be done or complied with by You or anyone acting on Your behalf shall be a condition precedent to Our liability to make any payment under this insurance

3. You shall reimburse to Us any expenses not covered by this insurance, which are incurred by Us on Your behalf

4. If You or any person acting on Your behalf shall make any claim or statement knowing the same to be false or fraudulent as regards the amount or otherwise, then this insurance shall become void and all claims hereunder shall be forfeited

5. In the event that a third party is deemed liable for part or all of any claim, We may exercise Our right of subrogation. You shall, at Our request and Our expense, agree to and permit Us to do such acts and things as may be necessary or reasonably required for the purpose of exercising this right. You will take no action or make any agreements that may weaken or remove Our rights under this clause without Our prior written permission. We will pay any costs or expenses involved in exercising Our right of subrogation
GENERAL EXCLUSIONS
The following exclusions apply to the whole of this Policy. Any other exclusions are shown in the Sections to which they apply.

This Policy does not provide cover for any accidental damage, loss or theft or any legal liability of whatsoever nature, directly or indirectly caused, contributed to, by or happening through or in the consequence of:

1. Any act of fraud or dishonesty by You or anyone acting on Your behalf
2. War, invasion, acts of foreign enemies, hostilities (whether or not war has been declared), civil war, rebellion, revolution, insurrection, military or usurped power
3. Any actual or threatened act of any person acting individually or on behalf of or in connection with any organization with activities directed towards the overthrowing or influencing of any government de jure or de facto, and/or any actual or threatened act of any person acting individually or on behalf of or in connection with any organization with activities directed towards influencing the general public or any part thereof. In any action, suit or other proceedings where We allege that by reason of the exclusion any loss is not covered by this insurance the burden of proving that such loss is covered shall be upon You
4. Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel
5. Radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
6. Pressure waves from aircraft or other aerial devices travelling at supersonic speeds
7. Acquired Immune Deficiency Syndrome (AIDS) or its pathogenic agents
8. Suicide or attempted suicide, intentional self-injury or deliberate exposure to unusual danger (except in an attempt to save life), or Your own criminal act, You being under the influence of alcohol or drugs, or suffering from mental sickness, nervous anxiety, depression, emotional disorders or stress related conditions or complaints (even if the mental sickness, nervous anxiety, depression or stress related conditions or complaints arose out of a physical Accident or Bodily Injury)
9. Failure or fear of failure or inability of any equipment or any computer program, whether or not You own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date
10. Consequence of or in any way involving reckless disregard and/or wilful breach of duty of any kind
11. Any claims brought against You in any country or jurisdiction outside of the United Kingdom
12. Directly or indirectly relating to asbestos including but not limited to mental injury or fear of suffering Bodily Injury, death, disease or illness
13. Claims arising out of the discharge, dispersal, release or escape of smoke, vapours, soot, fumes, acids, alkalies, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water, but this exclusion does not apply if such discharge, dispersal, release or escape is caused by a sudden unexpected and unintended happening. It is further agreed that expenses for the prevention of any contamination or pollution shall also form part of this exclusion and shall not be recoverable under this insurance
14. 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
15. Loss due to confiscation, detention by Customs or other authority

SANCTION LIMITATION AND EXCLUSION CLAUSE
We 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.
The following cover endorsements are only operative if noted in the Insurance Schedule:

**GC1 - GOLFING BUGGY - CLUB**

1. It is hereby noted that the Operative Time as defined in your Insurance Booklet is extended to include at any time any damage or loss or theft of Golfing Buggies stored in a securely locked building or compound only at a recognised Golfing venue subject to the building or compound showing evidence of forcible and violent entry.
   For the purpose of this insurance, a compound is defined as a fully enclosed area surrounded by a continuous fence or wall, in which entry and exit can only be made through a securely locked entryway.

2. Additionally, it is hereby noted that What is not covered Section 3 point 9 as defined in your Insurance Booklet is amended to read as follows:
   Any theft from an unattended Vehicle unless the Golf Equipment (other than Golfing Buggies) is kept out of sight in a locked boot or a covered luggage area, all the Vehicle's security devices are fully armed and verified by a Police Report.

**GC2 - GOLFING BUGGY - HOME & CLUB**

1. It is hereby noted that the Operative Time as defined in your Insurance Booklet is extended to include at any time any damage or loss or theft of Golfing Buggies stored in a securely locked building, garage or compound only subject to the building, garage or compound showing evidence of forcible and violent entry.
   For the purpose of this insurance, a compound is defined as a fully enclosed area surrounded by a continuous fence or wall, in which entry and exit can only be made through a securely locked entryway.

2. Additionally, it is hereby noted that What is not covered Section 3 point 9 as defined in your Insurance Booklet is amended to read as follows:
   Any theft from an unattended Vehicle unless the Golf Equipment (other than Golfing Buggies) is kept out of sight in a locked boot or a covered luggage area, all the Vehicle's security devices are fully armed and verified by a Police Report.

**GC4 - GOLF EQUIPMENT – NEW FOR OLD**

1. It is hereby noted that the What is covered section of Section 3 – Golf Equipment as defined in your Insurance Booklet is amended to read as follows:

**GOLF EQUIPMENT**

We agree to pay for repair or replacement, up to the limit stated in your Insurance Schedule, of golf equipment owned by you that has been stolen, lost or sustained accidental damage or malicious damage during the operative time.

We will pay the cost of replacement as new for the lost or damaged article providing the article was purchased new at the time. Proof will be required which can be one of the following:

1. An original sales purchase or till receipt
2. An Insurance Valuation undertaken prior to any loss or damage
3. A bank or credit card statement showing evidence of purchase.

Where proof cannot be provided or was not purchased new at the time, then We will deal with the claim on an Indemnity Value basis or cost of repair whichever the lesser. Any replacement Golf Equipment will be supplied from a preferred supplier approved by Us.

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

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.

The remainder of section 3 remains unaltered.
GC5 - GOLF EQUIPMENT – 24 HOUR

1. It is hereby noted that the Operative Time as defined in your Insurance Booklet is extended to include at any time any damage or loss or theft of Golf Equipment stored in a securely locked building, garage or compound subject to the building, garage or compound showing evidence of forcible and violent entry.
   For the purpose of this insurance, a compound is defined as a fully enclosed area surrounded by a continuous fence or wall, in which entry and exit can only be made through a securely locked entryway.

2. Additionally, it is hereby noted that What is not covered Section 3 point 8 & 10 are not applicable and any theft of Golf Equipment from motor vehicles and not otherwise excluded by What is not covered – Section 3 is covered by this insurance.
COMPLAINTS PROCEDURE

Our commitment to customer service

We are committed to going the extra mile for Our customers. If You believe that We have not delivered the service You expected, We want to hear from You so that We can try to put things right. We take all complaints seriously and following the steps below will help Us understand Your concerns and give You a fair response.

If You are unhappy with any element of the cover We provide or any aspect of Our service or have a cause for complaint, please, in the first instance, contact Golf Care.

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<th>Step</th>
<th>Detail</th>
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| 1    | If You have cause for complaint, then contact:  
   • The Managing Director, Accelerate Underwriting Limited, 3rd Floor, 153 FenchurchStreet, London EC3M 6BB  
   • A full copy of Accelerate Underwriting Ltd complaints procedure will be issued to You when Accelerate provide a written acknowledgment of Your complaint |
| 2    | In the unlikely event that Your concerns have not been resolved, Your complaint will be referred to Our Customer Relations Team who will arrange for an investigation on behalf of Our Chief Executive. Their contact details are as follows:  
   • Post: RSA Customer Relations Team, P O Box 255, Wymondham, NR18 8DP  
   • Email: crt.halifax@uk.rsagroup.com |

OUR PROMISE TO YOU

We will:

• Acknowledge all complaints promptly
• Investigate quickly and thoroughly
• Keep You informed of progress
• Do everything possible to resolve Your complaint
• Use the information from Your complaint to proactively improve Our service in the future.

Once We have reviewed Your complaint We will issue Our final decision in writing within 8 weeks of the date We received Your complaint.

IF YOU ARE STILL NOT HAPPY

If You are still unhappy after Our review, or You have not received a written offer of resolution within 8 weeks of the date We received Your complaint, You may be eligible to refer Your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

• Telephone: 0800 0234567 (for landline users) or 0300 1239123 (for mobile users)  
• Email: complaint.info@financial-ombudsman.org.uk  
• Website: www.financial-ombudsman.org.uk

You have six months from the date of Our final response to refer Your complaints to the FOS. This does not affect Your right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.

THANK YOU FOR YOUR FEEDBACK

We value Your feedback and at the heart of Our brand We remain dedicated to treating Our customers as individuals and giving them the best possible service at all times. If We have fallen short of this promise, We apologise and aim to do everything possible to put things right.
THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the FSCS. If We are unable to meet Our financial obligations You may be entitled to Compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

For this type of insurance 90% of Your claim is covered, without any upper limit. Further information about Compensation scheme arrangements is available at www.fscs.org.uk, and on 020 7741 4100, or 0800 678 1100.

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