Golf Insurance - Elite

Insurance Product Information Document

Company: KGM

Underwritten by: Canopius Managing Agents Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 204847. Registered office: Floor 29, 22 Bishopsgate, London, EC2N 4BQ. Administered by: KGM a trading name of DUAL Corporate Risks Limited. DUAL Corporate Risks Limited is authorised and regulated by the Financial Conduct Authority , No: 312593. Registered office: One Creechurch Place, London, EC3A 5AF.

This document does not detail everything that is covered and not covered by this contract of insurance neither does it detail the cover you selected to meet your individual needs. This information is provided within other documentation that you will receive either before or after you take out this insurance.

What is this type of insurance?

Howden Golf insurance protects you against losses caused by accidents and incidents on and off the golf course. **Worldwide.**

What is insured?

- ✓ Loss or damage of your golfing equipment
- ✓ Theft or Attempted Theft of your golfing equipment
- ✓ Public Liability up to £5 million
- ✓ Personal Accident cover up to £50,000 for people between 16 and 70 years old. £10,000 for 70 and over.
- ✓ Death benefit up to £2,500 for under 16-year-olds and up to £50,000 for people between 16 and 70 years old.
- ✓ Golf Club Membership Fees
- ✓ Accidental Damage to Third Party Property up to £2 million
- ✓ Personal Effects
- ✓ Hole-in-One
- ✓ Tournament Entry Fees
- ✓ Golfing Equipment Hire if your clubs go missing whilst in transit.
- ✓ New for Old Cover

Optional covers

- ✓ Cover for Your Golfing Buggy up to £10,000

What is not insured?

- × Any claims for golfing equipment/golfing buggy/caddy cart that is hired out for reward or lent to or borrowed by another person.
- × Theft or loss of golfing equipment/golfing buggy/caddy cart from sheds, outhouses, or similar structures.
- × Damage caused by electrical or mechanical fault or breakdown.
- × Golfing Equipment Hire only available if you were on the same flight as your clubs when they went missing.
- × Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- × For any liability whatsoever in connection with any self-propelled vehicle which is being operated by you or on your behalf in circumstances where Third Party Insurance is required under any applicable Road Traffic legislation, other than being used at a golfing venue whilst practicing or playing golf.
- × Wear and tear, deterioration or any gradually operating causes, inherent defects, faulty manufacture, or electric currents.
- × Insects, vermin, corrosion, rot, mildew, fungus, battery acid or atmospheric conditions.
- × Property illegally acquired, kept, stored, or transported

Are there any restrictions on cover?

- ! Cover for the theft or attempted theft of your golfing equipment/golfing buggy/caddy cart from your vehicle (excluding vans & commercial), your golf club locker, your home or other place of storage where there are no visible evidence of forcible and violent entry.
- ! The Golfing Buggy/Caddy Cart section only applies if you have purchased this cover as an optional extra on your Policy
- ! Cover for the theft of removable parts of the trolley or self-propelled caddie carts/buggies unless the trolley or self-propelled caddie carts/buggies is stolen itself
- ! Theft of or damage to the caddie cart/buggy if it is not immobilised to the exclusion of all drivers other than you
- ! Any theft or loss that is not reported to the police and a crime number obtained
- ! Any theft or loss that is not reported to a golf club official if the theft took place at a golfing venue and a written report obtained
- ! A whole set of golf clubs will not be replaced if only part of a set is lost, damaged or stolen Insurers will at their option, repair, replace or pay for any item that is lost or damaged.
- ! Excess - the amount you are required to pay as the first part of each and every claim made. The excess amount is shown in your policy schedule if applicable.
- ! Golf Club Membership Fees cover up to the age of 70 years old only.
- ! Single article limits apply to your policy, please refer to your schedule for full information.
- ! Theft from unattended vehicles the excess is increased to £500

Where am I covered?

✓ Worldwide

What are my obligations?

- You must take reasonable care to provide us with complete and accurate answers to any questions you are asked when you take out, make changes or renew your policy. If you do not tell your insurance adviser about any changes we may not pay a claim.
- You must tell your insurance adviser if you have any claim within 30 days of the occurrence so they can tell you
- what to do next if you need to make a claim.
- You must regularly maintain your golfing equipment in accordance with the manufacturers recommendations You must provide proof of ownership of every item that you claim for.

When and how do I pay?

For full details of when and how to pay, you should contact your insurance adviser

When does the cover start and end?

From the start date (shown in your policy schedule) for 12 months

How do I cancel the contract?

- You can cancel this insurance at any time by contacting your insurance adviser. After the 14 day cooling off period you may cancel your policy, you will not be entitled to a refund of any premium paid.