Golf Insurance

Policy Booklet

HOWDEN

Important claims contact details

Below are important contact details that relate to this insurance **policy**.

Howden Claims Notification

Howden
6-8 High Street
Bromsgrove
B61 8HQ

During Business Hours: Monday to Friday 8.30am-5pm & Saturday 8.30am-12 midday:

Tel: **01527 868160**
Overseas: **(+44) 1527 868160**
Email: **claims.golf@howdeninsurance.co.uk**

Outside business hours:

Tel: **0345 6012936**
Overseas: **(+44) 333 003 8143**
Email: **claims.golf@howdeninsurance.co.uk**

Claims can be reported 24 hours a day, 365 days a year using the contact details above.

In all cases, please report claims as soon as possible so that **Your Insurers** can take any action necessary. Please see page 31 Section 13: Claims Conditions for the steps of how to make a claim.

Customer care

Our aim is to ensure that all aspects of **Your** insurance are dealt with promptly, efficiently and fairly. At all times **Howden** and **Your Insurers** are committed to providing **You** with the highest standard of service.

If **You** have any questions or concerns about **Your Policy** please contact our customer services team on **01527 868160** or email **info.golf@howdeninsurance.co.uk**

If **You** have any questions or concerns about the handling of a claim **You** should, in the first instance, contact **Howden** on **01527 868160** or email **claims.golf@howdeninsurance.co.uk**

In the event that **You** remain dissatisfied and wish to make a complaint, **You** can do so at any time by referring to page 33 Section 14: Complaints Procedure where the full procedure is detailed.

Index

Important claims contact details 2

Welcome and introduction 4

Your contract of insurance 5

- Several liability clause 5
- Cooling off period 5
- Information Your Insurers need to know 5
- The Contracts (Rights of Third Parties) Act 1999 clarification clause 5
- Geographical Limits 5
- Data Protection Notice 6
- Your Data 6

Definitions 7

Section 1: Golfing Equipment 9

Section 2: Public Liability 13

Section 3: Personal Accident 14

Section 4: Membership Fees 15

Section 5: Third Party Property Damage 16

Section 6: Personal Effects 17

Section 7: Hole In One 18

Section 8: Golfing Equipment Hire 19

Section 9: Tournament Entry Fees 20

Section 10: Golf Buggy 21

Section 11: General Policy Exclusions 25

Section 12: General Policy Conditions 28

Section 13: Claims Conditions 31

Section 14: Complaints Procedure 33

Super tips to protect Your Golfing Equipment . 35

Welcome and introduction

Dear Sir/Madam

We would like to take this opportunity to welcome **You** as a Policyholder. This booklet explains the terms of **Your** insurance contract between **You**, and **Your Insurers**.

This booklet, **Your Schedule** and any **Endorsements** noted thereon make up **Your Policy** which is evidence of the contract of insurance. The contract of insurance is for the period stated in **Your Schedule** for which **Your Insurers** have accepted **Your Premium**.

Please read this booklet carefully, as it is important that **You** understand the cover **Your Policy** provides. This booklet is designed to be clear and concise and important words, which have been highlighted in **Bold**, have been defined for further clarity in the 'Definitions' section on pages 7-8. **Your Insurers** have also provided guidance on what to do and what not to do in the event of a claim on page 31 Section 13: Claims Conditions.

Your Policy is divided into a number of sections and each section tells **You** what **Your Insurers** will and will not pay for. To find which sections are in force, please check **Your Schedule**, this also tells **You** the policy limits applicable for each section.

Your Schedule also contains important information about **Your** cover, and **You** should read it with this booklet. If **You** find that the cover is not suitable for **You** or that there is anything **You** do not understand please contact **Howden** as soon as possible.

Thank you for choosing us.

Your contract of insurance

Unless amended by **Endorsement** in **Your Schedule**, **Your Insurers** will provide cover for **Your** legal liabilities and **Your Golfing Equipment** against **Accidental** loss or damage or theft caused by a defined **Peril** and provide **You** with additional cover for **Personal Accident Benefit**, **Personal Effects**, **Hole In One Benefit**, **Membership Fees** and **Tournament Fees** for incidents which occur within the **Geographical Limits**, during the **Period of Insurance** for which **Your Insurers** have accepted **Your Premium**. This cover is subject to the terms and conditions of **Your Policy** and **Your Schedule**.

Several liability clause

The subscribing insurers' obligation 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 subscriptions of any co-subscribing insurers who for any reason does not satisfy all or part of its obligations.

Your Insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Your Insurers Firm Reference Number(s) and other details can be found on the Financial Services Register at **fca.org.uk**

Cooling off period

You may cancel **Your Policy** within 14 days from the date **You** bought it or the date **You** received **Your Policy** documents (whichever is the later) by contacting **Howden**. **Your Insurers** will give **You** a full refund of any **Premium You** have paid provided **You** have not made and are not intending to make a claim and no incident likely to give rise to a claim has occurred.

To cancel **Your Policy** outside of the cooling off period, refer to page 29 Section 12: General Policy Conditions – Cancellation.

Information Your Insurers need to know

You must provide complete and accurate answers to the questions **Your Insurers** ask, to the best of **Your** knowledge, when **You** take out, make changes to, or renew **Your Policy**. **Your Policy** may not be valid or may not cover **You** fully if the information provided by **You** is not complete and accurate or if **You** do not tell **Howden** or **Your Insurers** about changes relevant to this **Policy**. See also page 28 Section 12: General Policy Conditions.

The Contracts (Rights of Third Parties) Act 1999 clarification clause

A person who is not directly involved with this insurance has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any terms of this insurance. However, this does not affect any other rights they may have.

Geographical Limits

This insurance is available to permanent residents of the **United Kingdom**, and members of the Armed Forces on overseas duty, and is operative only within these **Geographical Limits**. **You** can find the **Geographical Limits** applicable to **Your Policy** by reading **Your Schedule** of Insurance.

This insurance is extended to include worldwide cover, for all benefits, for a maximum period of 120 days during the **Period of Insurance**. Members of the **United Kingdom** Armed Forces on overseas duty are exempt from these 120 days limitation.

Data Protection Notice

This Data Protection Notice explains what personal information is collected and how this is used. It tells **You** about the registers and databases that **Howden** and others have in place that help to detect and prevent fraudulent applications and claims and must be shown to any party related to this insurance. In accepting this Insurance, it will be understood that **You** have read and accepted the terms of this Data Protection Notice.

All phone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training, and quality control purposes.

Howden will process **Your** details in accordance with the Data Protection Act and/or other applicable legislation in force.

You are entitled to receive a copy of the information **Howden** hold about **You**. If **You** require a copy of **Your** data or have any questions, please contact:

Data Protection Officer
Howden
2 Des Roches Square
Witney
Oxfordshire
OX28 4LE

Email: **DPO@howdeninsurance.co.uk**

For more information on the Data Protection Act **You** may also write to the Office of the Information Commissioner at:

Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Tel: **0303 123 1113** or **01625 54 57 45**
Email: **mail@ico.gsi.gov.uk**

Your Data

It is necessary to collect **Your** personal data so that Underwriters can assess/administrate the terms of **Your Policy**, claims or losses.

Personal data includes:

- Contact Data
- Profile Data
- Sensitive Personal Data
- Correspondence Data

Please be aware that only where relevant **Howden** use and may share **Your** details with approved partner service providers/professional advisers including those that operate, process, or share data outside of the European Economic Area and suitable safeguards are in place to ensure data is secure for purposes including but not limited to:

- Underwriting
- Fraud Prevention
- Claims Management
- Complaints Handling
- Electronic Licensing
- Continuous Insurance Enforcement
- Law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
- The provision of government services aimed at reducing the level of uninsured driving

Any organisations or bodies **Howden** share **Your** data with will only use **Your** data for the purposes set out in our Privacy Policy which can be viewed on our website at (**kgminsurance.co.uk**). A paper version is also available upon request.

Before sharing **Your** data with any third party, **Howden** will ensure that the third party has the appropriate technical and organisation measures in place to protect **Your** data.

Please see the Privacy Policy for details of **Your** rights not covered more specifically in this notice.

Definitions

Certain words shown below have a specific meaning. Whenever they are shown in **Bold** in **Your Policy**, they will have the below meaning.

Accident (Accidental)

Sudden, unintentional, and unexpected visible damage.

Bodily Injury

An identifiable physical injury to an insured person's body, caused directly and solely by an **Accident** and independently of illness, or disease or any other cause (except illness directly resulting from that physical injury) which results in an insured person's death or disability within twelve (12) months of the date of the **Accident**.

Buggy/Buggies

A small, motorised vehicle that carries one or two people and their **Golfing Equipment**, whilst playing a round of golf.

Confined, Fully Locked Boot

The luggage compartment of a vehicle to which normal access can only be gained from either unlocking the boot, or by unlocking a car door and accessing through the rear car seats. With the exception of soft-top vehicles.

Endorsement

A written record of any alteration **Your Insurers** agree to make to **Your Policy** that is shown in **Your Schedule**.

Excess

The first part of any claim which **You** must pay. The amount of **Excess** will be shown in **Your Policy Schedule** or on any **Endorsement** which may subsequently be issued to **You**.

Family

The person **You** are married to, or live with as if **You** were married, **Your** immediate family consisting of children, parents, brothers and sisters, and any person who permanently lives with **You**, other than lodgers and any other paying guests.

Geographical Limits

United Kingdom, and up a maximum period of 120 days worldwide during the **Period of Insurance**. Refer to **your policy** for details of **your Geographical Limits**. Members of the **United Kingdom** Armed Forces on overseas duty are exempt from this 120 day limitation.

Golfing Equipment

Individual golf clubs, golf bags, golf trolleys and waterproof clothing, GPS/Rangefinders, golf umbrellas and golf shoes, which are used exclusively for playing or practicing golf, up to the total **Sum Insured** as shown on **Your Schedule** and are owned by **You**.

Note: This list is exhaustive and claims for any other golf related items will not be considered under **Your Policy** unless specifically noted in **Your Schedule**.

Golfing Venue

A recognised golf club or golf driving range at which **You** are playing or practicing golf.

Home

Your permanent or temporary place of residence, including brick-built garages either attached or detached from **Your** property, but does not include sheds or outhouses or any other similar structures within the boundaries of **Your** property.

Howden

Howden, 6-8 High Street, Bromsgrove B61 8HQ

Tel: **01527 868160**

Who arranged this insurance for **You**. Howden is a trading name of A-Plan Holdings who are authorised and regulated by the Financial Conduct Authority.

Insurer(s)

Canopius Managing Agents Limited, Syndicate 4444, through a master binding arrangement managed by KGM. KGM administers policies on behalf of Canopius Managing Agents Limited, Syndicate 4444, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Loss of a Limb

Permanent loss by separation of a hand at or above the wrist, or of a foot at or above the ankle and shall include permanent loss of use of hand, arm or leg.

Market Value

The secondhand value taking into account the type, age, wear and tear and general condition at the time of the loss.

Money and Credit Cards

Cash, cash cards, credit cards, cheque cards, charge cards, currency or bank notes, stamps, travel tickets, travellers cheques, passport, deeds, documents, business books, bonds or securities.

New for Old

The cost of replacement as new.

Peril

The cause of the loss or damage.

Period of Insurance

The period for which this insurance is valid as stated in **Your Policy Schedule**.

Personal Effects

Clothing and items normally worn or carried including watches and personal jewellery but not furs, medals or **Money and Credit Cards**, mobile telephones, laptops, tablets, electronic gaming machines and accessories.

Policy

This booklet, **Your Schedule** and any applicable **Endorsements** noted thereon.

Premium

The amount of money that **You** pay **Your Insurers** for this Insurance.

Qualifying

A competition whereby **Your** handicap can be adjusted in compliance with CONGU.

Schedule

The document which names **You** as the policyholder and sets out specific details of **Your** insurance cover. **Your Policy Schedule** will be replaced whenever **You** make any changes to the **Policy**.

Single Article Limit

The maximum which can be claimed for a single item under this **Policy**, as shown in **Your Schedule**.

Sum(s) Insured

The sum insured shown in **Your Policy Schedule**.

Third Party (Parties)

A person who makes a claim against anyone insured by this **Policy**.

UK Resident

A person whose principal place of residence is within the **United Kingdom**, who has resided there for a period of at least one year.

United Kingdom

England, Scotland, Wales, Northern Island, Isle of Man and the Channel Islands.

Wilful or Deliberate

A deliberate or planned action that **You** actively undertake that causes loss or damage.

You, Your

The individual specified on the **Policy Schedule** who has applied for this insurance and has paid the appropriate **Premium**.

Section 1: Golfing Equipment

This section only applies to **Your Golfing Equipment** up to the **Sum Insured** shown in **Your Schedule** for **Your Golfing Equipment**. Subject to the terms and conditions contained within **Your Policy** and any **Endorsements** noted in **Your Schedule**, **Your Insurers** will only insure **Your Golfing Equipment** within the **Geographical Limits** for loss or damage directly caused by one or more of the following defined **Perils**:

Your Insurers will cover You for:	Your Insurers will not cover You for:
1.1 **Accidental** loss or damage.	1.1.1 damage covered under any manufacturer's guarantee; 1.1.2 loss or damage to trolleys or self-propelled trolleys or caused by electrical or mechanical fault or breakdown; 1.1.3 loss or damage caused by: 1.1.3.1 wear and tear; 1.1.3.2 deterioration; 1.1.3.3 any gradually operating causes; 1.1.3.4 inherent defect; 1.1.3.5 mechanical breakdown; 1.1.3.6 faulty manufacture; 1.1.3.7 electric currents; 1.1.4 loss or damage caused by: 1.1.4.1 insects; 1.1.4.2 vermin; 1.1.4.3 corrosion; 1.1.4.4 rot; 1.1.4.5 mildew; 1.1.4.6 fungus; 1.1.4.7 battery acid; 1.1.4.8 atmospheric conditions; 1.1.4.9 animals or pets. 1.1.5 loss or damage to batteries that have been run flat or have exceeded their manufacturers' expected lifespan; 1.1.6 loss or damage to batteries, unless there is loss or damage caused to the trolley at the same time;

Your Insurers will cover You for:	Your Insurers will not cover You for:
	1.1.7 loss or damage to **Golfing Equipment** covered under **Your Policy** in excess of the **Sum Insured** shown on **Your Schedule** or subject to the **Single Article Limits** shown on **Your Schedule**; 1.1.8 loss or damage outside of the **Geographical Limits** unless amended by **Endorsement** and/or shown in **Your Schedule**; 1.1.9 loss or damage to **Your Golfing Equipment** whilst being hired out for reward, lent to or borrowed by another person; 1.1.10 loss or damage to **Personal Effects**, **Money and Credit Cards**; 1.1.11 loss or damage to **Your Golfing Equipment** caused by a **Wilful or Deliberate** act by **You**, **Your Family** or anyone living with **You** to destroy, damage or dispose of **Your Golfing Equipment**; 1.1.12 loss or damage to **Your** unattended **Golfing Equipment** which is left on the golf course, driving range or practice ground except whilst: 1.1.12.1 in use playing or practicing golf at a **Golfing Venue**; or 1.1.12.2 outside the pro-shop or the clubhouse, or in the designated area for leaving **Golfing Equipment** at the golf club. 1.1.13 loss or damage to **Your** unattended **Golfing Equipment**, left in the car park of a **Golfing Venue** which are not contained in a fully closed and locked road vehicle and, concealed from view.
1.2 Theft or attempted theft.	Theft or attempted theft: 1.2.1 of **Golfing Equipment** from **Your Home**, a hotel room or holiday house being used by **You** or **Your Family**, **Your** vehicle or the vehicle **You** are travelling in, or **Your** golf club locker where there is no visible evidence of forcible and violent entry; 1.2.2 of **Golfing Equipment** from sheds or outhouses, or any other similar structures; 1.2.3 of removable parts, batteries, accessories; 1.2.4 from a van, commercial vehicle, HGV, truck or similar vehicle, taxi, motor home or vehicles converted for this purpose; 1.2.5 from a luggage container/topbox fitted to the exterior of the vehicle;

Your Insurers will cover You for:	Your Insurers will not cover You for:
	1.2.6 of **Your Golfing Equipment** from an unattended motor vehicle unless: 1.2.6.1 there are visible signs of forcible or violent entry to that vehicle; and 1.2.6.2 **Your** vehicle is left fully closed and locked, with all the fitted security devices/alarms operational; 1.2.6.3 **Your Golfing Equipment** unless it is contained: i) in a saloon car, in the boot; or ii) in an estate car, hatchback, sports utility vehicle (SUV), or single or double cab pickup totally out of sight under a parcel shelf/manufacturer's internal fitted cover or iii) in a soft top vehicle placed in a **Confined, Fully Locked Boot**. 1.2.7 loss or damage to **Golfing Equipment** covered under **Your Policy** in excess of the **Sum Insured** shown on **Your Schedule** or subject to the **Single Article Limits** shown on **Your Schedule**; 1.2.8 outside of the **Geographical Limits** unless amended by **Endorsement** and/or shown in **Your Schedule**; 1.2.9 of **Your Golfing Equipment** whilst being hired out for reward, lent to or borrowed by another person; 1.2.10 of **Personal Effects**, **Money and Credit Cards**; 1.2.11 loss or damage to motorised vehicles other than golf trolleys up to the **Single Article Limit** or total **Sum Insured** shown on **Your Schedule** or by **Endorsement**; 1.2.12 of **Your** unattended **Golfing Equipment** which is left on the golf course, driving range or practice ground except whilst: 1.2.12.1 in use playing or practicing golf at a **Golfing Venue**; or 1.2.12.2 outside the pro-shop or the clubhouse, or in the designated area for leaving **Golfing Equipment** at the **Golfing Venue**. 1.2.13 of **Your** unattended **Golfing Equipment**, left in the car park of a **Golfing Venue** which are not contained in a fully closed and locked road vehicle and, concealed from view.

Extensions

The following extensions apply to the whole of Section 1: **Golfing Equipment**:

1.3 **Your Insurers** will pay for any short fall in any payment made if **Your Golfing Equipment** is lost, damaged or stolen whilst in the custody and control of an airline or their baggage handlers. **Your Insurers** will take over the claim if they decline to pay.

Exclusions

The following exclusions apply to the whole of Section 1: **Golfing Equipment**:

Your Insurers will not pay for:

1.4 **Excess**

1.4.1 the first £35 for each and every claim for **Golfing Equipment** other than GPS/Rangefinders and electric trolleys;

1.4.2 the first £70 for each and every claim for GPS/Rangefinders;

1.4.3 the first £75 for each and every claim for electric trolleys;

1.4.4 the first £500 for each and every claim for theft from an unattended motor vehicle.

1.5 loss of value of **Your Golfing Equipment** after it has been repaired;

1.6 any previous damage that is not repaired or any unsettled theft or attempted theft claim, in the event of a total loss;

1.7 any personal expenses **You** pay because of loss or damage to or theft or attempted theft of **Your Golfing Equipment**, unless **Your Insurers** have agreed in advance;

1.8 the replacement of a whole set of golf clubs if only part of the set is lost, damaged or stolen. **Your Insurers** will at their option, repair, replace or pay for any item that is lost or damaged.

Claims limitations

The following Claims Limitations apply to the whole of Section 1: **Golfing Equipment**:

How **Your Insurers** deal with **Your** claim under Section 1: **Golfing Equipment**:

Please note **Your Insurers** will only pay a claim for **Golfing Equipment** shown up to the total amount of **Your Sum Insured** shown in **Your Schedule**, or up to the **Single Article Limits** at the time of loss. Every time **You** notify us of changes, **Howden** will issue **You** with a new **Schedule** listing the total equipment insured and the level of cover applicable.

How **Your Insurers** deal with **Your** claim under Section 1:

1.9 **Your Insurers** may at their discretion repair or replace any lost, stolen or damaged **Golfing Equipment**;

1.10 **Your Schedule** will show the basis of claims settlement for **Your Golfing Equipment** that **You** have selected:

1.10.1 where the basis of claims settlement is shown as **New for Old**, **Your Insurers** will either pay the cost of repairing **Your Golfing Equipment** or where it is damaged beyond economical repair **Your Insurers** will pay the costs of replacing **Your Golfing Equipment** with new **Golfing Equipment** of a similar or same make as the make and type up to the **Sum Insured** shown in **Your Schedule**;

1.10.2 where the basis of claims settlement is shown on as **Market Value**, **Your Insurers** will either pay for the cost of repairing **Your Golfing Equipment** or where it is damaged beyond economical repair **Your Insurers** will pay the value of **Your Golfing Equipment** taking into account its type, age, wear and tear and general condition at the time of the loss up to the **Sum Insured** shown in **Your Schedule**. **Market Value** is calculated by a deduction of 20% of the value of the item from the first year of purchase of the item, then 10% every year thereafter until it reaches a maximum reduction of 50%.

1.11 **Your Sums Insured**

1.11.1 If **You** are under-insured, which means the full replacement cost at the time of loss or damage is more than **Your Sum Insured** for the **Golfing Equipment** shown in **Your** current **Schedule**, then **Your Insurers** will only pay a proportion of the claim. For example, if **Your Sum Insured** only covers one half of the cost of replacing the item of **Golfing Equipment**, **Your Insurers** will only pay one half of the cost of repair or replacement.

Section 2: Public Liability

This Section only applies if it is shown in **Your Schedule** with a **Sum Insured**.

Subject to the terms and conditions contained within **Your Policy** and any **Endorsements** noted in **Your Schedule**, **Your Insurers** will only insure **You** within the **Geographical Limits**.

Your Insurers will cover You for:

2.1 up to the amount shown in **Your Schedule** (including claimant's costs and expenses), for each claim or series of claims arising out of one cause to indemnify **You** in respect of **Your** legal liability to **Third Parties** (including caddies and whilst using a golf **Buggy**) for **Bodily Injury** whilst playing or practicing golf at a **Golfing Venue** including crossing a public highway in a **Buggy** if the road has to be crossed during the course of a game.

Your Insurers will not pay for:

2.1.1 claims arising if the golf **Buggy** is being used by a person under the age of eighteen (18) years old;

2.1.2 claims arising from **Your Golfing Equipment** whilst being hired out for reward, lent or borrowed by another person.

Section 3: Personal Accident

This Section only applies if it is shown in **Your Schedule** with a **Sum Insured**.

Subject to the terms and conditions contained within **Your Policy** and any **Endorsements** noted in **Your Schedule**, **Your Insurers** will only insure **You** within the **Geographical Limits**.

Your Insurers will cover You for:

3.1 the amount shown in **Your Schedule** if as a direct result of an **Accident** while **You** are playing at a **Golfing Venue**, **You** suffer **Bodily Injury** which within twelve (12) months of the occurrence results in death or in the total and irremediable loss of:

i) sight in one or both eyes, or

ii) one or more limbs

3.2 the amount shown in **Your Schedule** for each day after the first 14 days that **You** stay in hospital as a direct result of an **Accident** sustained whilst playing or practicing golf at a **Golfing Venue**, up to a maximum of ten (10) days, provided that **You** are not entitled to a hospital benefit elsewhere.

If after the payment of hospital benefit **You** become entitled to further benefit under this section of cover, as a result of the same **Accident**, the sum already paid will be deducted from this benefit payment.

Your Insurers will not pay for:

3.1.1 any claim for hospital benefit if at the date of effecting or renewing this insurance **You** have reached the age of seventy (70);

3.1.2 any amount in excess of the amount shown in **Your Schedule** in the **Period of Insurance**;

3.1.3 loss of sight or **Loss of a Limb** which occurs after a twelve (12) month period;

3.1.4 the **Insurers** will not pay for any other benefit under this section except for death for members aged 0-16 years, as shown in the **Policy Schedule**.

Section 4: Membership Fees

This Section only applies if it is shown in **Your Schedule** with a **Sum Insured**.

Subject to the terms and conditions contained within **Your Policy** and any **Endorsements** noted in **Your Schedule**, **Your Insurers** will only insure **You** within the **Geographical Limits**.

Your Insurers will cover You for:

4.1 quarterly, in arrears, and up to the **Sum Insured** shown in **Your Schedule** for any annual club **Membership Fees** paid or contracted to be paid in the event that **You** are disabled from playing golf as a result of an **Accident** (not necessarily occurring at a **Golfing Venue**) or illness occurring during the **Period of Insurance**.

Your Insurers will not pay for:

4.1.1 more than twelve (12) months **Membership Fees** in any one **Period Of Insurance**;

4.1.2 any claim beyond the end of a period of disablement;

4.1.3 any claim beyond twelve (12) months from the date of disablement;

4.1.4 the first month of disablement by illness and/or **Accident**;

4.1.5 any claim under more than one **Howden Policy** in respect of any one claim;

4.1.6 any claim if at the date of effecting or renewing this insurance **You** have reached the age of seventy (70);

4.1.7 any claims arising from, or aggravated by, any pre-existing illness or condition;

4.1.8 any claims in the event that **Your** golf club reimburses the **Membership Fees** to **You** partially or in full.

Claims limitations

The following **Claims Limitations** apply to the whole of Section 4: **Membership Fees**:

4.2 Claims under Section 4: **Membership Fees** must be supported by documentary evidence of the specific disability in the form of a certificate from a registered medical practitioner and a letter of confirmation from **Your** golf club stating that **You** have not played golf at **Your** golf club for the period claimed and such evidence must be renewed as necessary during a continuous period for which a claim is being made.

4.3 In the event of joint membership **Your Insurers** will only pay the portion of the **Membership Fees**, which relates to **You**.

Section 5: Third Party Property Damage

This Section only applies if it is shown in **Your Schedule** with a **Sum Insured**.

Subject to the terms and conditions contained within **Your Policy** and any **Endorsements** noted in **Your Schedule**, **Your Insurers** will only insure **You** within the **Geographical Limits**.

Your Insurers will cover You for:

5.1 up to the amount shown in **Your Schedule** in the event that **You** cause **Accidental** damage to **Third Party** property while playing or practicing golf at a **Golfing Venue** including crossing a public highway in a **Buggy** if the road has to be crossed during the course of a game.

Your Insurers will not pay for:

5.1.1 claims in respect of property owned by **You** or in the care, custody or control of **You** or any member of **Your** household/**Family**;

5.1.2 for damage caused by a **Buggy** being operated by a person under the age of eighteen (18) years old;

5.1.3 for loss or, damage to or theft of **Golfing Equipment** or **Buggies** hired to **You**;

5.1.4 claims arising from **Your Golfing Equipment** whilst being hired out for reward, lent or borrowed by another person.

Section 6: Personal Effects

This section only applies to **Your Personal Effects** which is shown in **Your Schedule** with a **Sum Insured**. Subject to the terms and conditions contained within **Your Policy** and any **Endorsements** noted in **Your Schedule**, **Your Insurers** will only insure **Your Personal Effects** within the **Geographical Limits** for loss or damage directly caused by one or more of the following defined **Perils**.

Your Insurers will cover You for:

6.1 up to the amount shown in **Your Schedule** to indemnify **You** for the cost of repair, reinstatement or replacement of **Your Personal Effects** which are stolen from, or which are damaged by fire, whilst in a secured locker in the changing rooms at a **Golfing Venue**.

Your Insurers will not pay for:

6.1.1 loss of **Money and Credit Cards**;

6.1.2 the first £35 of each and every claim;

6.1.3 for the loss of keys;

6.1.4 for loss of mobile telephones, laptops, tablets, electronic gaming machines and accessories;

6.1.5 for **Personal Effects** left in unattended golf bags;

6.1.6 for losses of **Personal Effects** which are not in a secured locker in the changing rooms at a **Golfing Venue**.

Section 7: Hole In One

This Section only applies if it is shown in **Your Schedule** with a **Sum Insured**.

Subject to the terms and conditions contained within **Your Policy** and any **Endorsements** noted in **Your Schedule**, **Your Insurers** will only insure **You** within the **Geographical Limits**.

Your Insurers will cover You for:

7.1 up to the amount shown in **Your Schedule** for the customary round of drinks purchased by **You** as a result of, and immediately subsequent to achieving a hole in one during a recognised competition organised by a golf club, club match's, opens, captain away days, society/corporate days whereby a fee has been paid to the club in advance of being played. (Under 18's are limited up to £50 for non-alcoholic drinks only, under 18's are also limited to non-alcoholic drinks.)

Your Insurers will not pay for:

7.1.1 more than £50 if the claim is made for a person under the age of eighteen (18) years old and restricted to non-alcoholic drinks only;

7.1.2 **Your** claim if it is not accompanied by:

7.1.2.1 a certified copy of **Your** score card countersigned by an opponent and by the official competition secretary for the competition;

7.1.3 any claim if the bar bill shows a different date to that of the hole in one;

7.1.4 any claim if the round of drinks has not been purchased on the same day as the hole in one and at the **Golfing Venue** where the hole in one occurred;

7.1.5 a hole in one during a social game of golf;

7.1.6 a hole in one on a temporary green;

7.1.7 a hole in one on a shortened Par 3 course/ Pitch and Putt/Crazy Golf.

Section 8: Golfing Equipment Hire

This Section only applies if it is shown as 'included' in **Your Schedule**.

Subject to the terms and conditions contained within **Your Policy** and any **Endorsements** noted in **Your Schedule**, **Your Insurers** will only insure **You** within the **Geographical Limits**.

Your Insurers will cover You for:

8.1 up to the amount shown in **Your Schedule** for the hire of replacement **Golfing Equipment** in the event that **Your Golfing Equipment** is delayed or lost in transit whilst travelling to an overseas destination or, is delayed or lost in transit whilst travelling by air within the **United Kingdom**.

Your Insurers will not pay for:

8.1.1 the hire of **Buggies** or trolleys;

8.1.2 **Your Golfing Equipment** if it is not booked onto the same carrier as **You** and is due to arrive at the same destination and time as **You**;

8.1.3 more than seven (7) days hire if the loss or delay in transit is whilst travelling by air within the **United Kingdom**;

8.1.4 any claims if **You** do not provide **Your Insurers** with:

8.1.4.1 written confirmation of the loss or delay of **Your Golfing Equipment** whilst in transit from the travel company or carrier, with whom the journey was booked;

8.1.4.2 a receipt/invoice for hire charges of **Golfing Equipment** from a **Golfing Venue** or recognised supplier.

Section 9: Tournament Entry Fees

This Section only applies if it is shown in **Your Schedule** with a **Sum Insured**.

Subject to the terms and conditions contained within **Your Policy** and any **Endorsements** noted in **Your Schedule**, **Your Insurers** will only insure **You** within the **Geographical Limits**.

Your Insurers will cover You for:

9.1 up to the amount shown in **Your Schedule** for the non-refundable portion of a golf tournament entry fee when cancellation is due to an unexpected, unforeseen sickness or **Accidental** injury that renders **You**, or **Your** partner in a double's competition, unable to play golf.

Your Insurers will not pay for:

9.1.1 any claim if the **Accidental** injury occurs more than thirty (30) days prior to the tournament start date that renders **You** unable to play golf;

9.1.2 any claim if the unforeseen sickness occurs more than fourteen (14) days prior to the tournament start date that renders **You** unable to play golf;

9.1.3 any claim if **You** are unable to produce, prior to cancellation of **Your** entry to a tournament:

- **9.1.3.1** a doctor's written advice confirming that **You** are unable to play; and
- **9.1.3.2** evidence that the tournament entry fees have been paid and not refunded;

9.1.4 any associated green fees.

Section 10: Golf Buggy

This section only applies to **Your Golf Buggy** up to the **Sum Insured** shown in **Your Schedule** for **Your Golf Buggy Cover**, **if You have purchased this cover as an optional extra**, subject to the terms and conditions contained within **Your Policy** and any **Endorsements** noted in **Your Schedule**, **Your Insurers** will only insure **Your Golf Buggy** within the **Geographical Limits** for loss or damage directly caused by one or more of the following defined **Perils**.

Your Insurers will cover You for:

10.1 **Accidental** loss or damage.

Your Insurers will not cover You for:

10.1.1 damage covered under any manufacturer's guarantee;

10.1.2 loss or damage to trolleys or self-propelled trolleys or **Buggies** caused by electrical or mechanical fault or breakdown;

10.1.3 loss or damage caused by:

- 10.1.3.1 wear and tear;
- 10.1.3.2 deterioration;
- 10.1.3.3 any gradually operating causes;
- 10.1.3.4 inherent defect;
- 10.1.3.5 mechanical breakdown;
- 10.1.3.6 faulty manufacture;
- 10.1.3.7 electric currents.

10.1.4 loss or damage caused by:

- 10.1.4.1 insects;
- 10.1.4.2 vermin;
- 10.1.4.3 corrosion;
- 10.1.4.4 rot;
- 10.1.4.5 mildew;
- 10.1.4.6 fungus;
- 10.1.4.7 battery acid;
- 10.1.4.8 atmospheric conditions;
- 10.1.4.9 animals or pets.

10.1.5 loss or damage to batteries that have been run flat or have exceeded their manufacturers' expected lifespan;

10.1.6 loss or damage to batteries, unless there is loss or damage caused to the **Buggy** at the same time;

10.1.7 loss or damage to **Your Golf Buggy** covered under **Your Policy** in excess of the **Sum Insured** shown on **Your Schedule** or subject to the **Single Article Limits** shown on **Your Schedule**;

Your Insurers will cover You for:	Your Insurers will not cover You for:
	10.1.8 loss or damage outside of the **Geographical Limits** unless amended by **Endorsement** and/or shown in **Your Schedule**; 10.1.9 loss or damage to **Your Golf Buggy** whilst being hired out for reward, lent to or borrowed by another person; 10.1.10 loss or damage to motorised vehicles other than golf trolleys and golf buggies up to the **Single Article Limit** or total **Sum Insured** shown on **Your Schedule** or by **Endorsement**; 10.1.11 loss or damage to **Your Golf Buggy** caused by a **Wilful or Deliberate** act by **You**, **Your Family** or anyone living with **You** to destroy, damage or dispose of **Your Golf Buggy**; 10.1.12 loss or damage to **Your** unattended **Golf Buggy** which is left on the golf course, driving range or practice ground except whilst: 10.1.12.1 in use playing or practicing golf at a **Golfing Venue**; or 10.1.12.2 outside the pro-shop or the clubhouse, or in the designated area for leaving **Your Golf Buggy** at the golf club. 10.1.13 loss or damage to **Your** unattended **Your Golf Buggy**, left in the car park of a **Golfing Venue** which are not contained in a fully closed and locked road vehicle and, concealed from view.
10.2 Theft or attempted theft.	10.2.1 of **Your Golf Buggy** from **Your Home**, a hotel room or holiday house being used by **You** or **Your Family**, **Your** vehicle or the vehicle **You** are travelling in, or **Your** golf club locker where there is no visible evidence of forcible and violent entry; 10.2.2 of **Your Golf Buggy** from sheds or outhouses, or any other similar structures; 10.2.3 of removable parts, batteries, accessories of trolleys or self-propelled **Buggies**, unless the **Buggy** itself is stolen; 10.2.4 of **Buggies** when left unattended if the **Buggy** is not immobilised to the exclusion of all drivers, other than **You**; 10.2.5 from a van, commercial vehicle, HGV, truck or similar vehicle, taxi, motor home or vehicles converted for this purpose; 10.2.6 from a luggage container/topbox fixed to the exterior of the vehicle;

Your Insurers will cover You for:	Your Insurers will not cover You for:
	10.2.7 of **Your Golf Buggy** from an unattended motor vehicle unless: 10.2.7.1 there are visible signs of forcible or violent entry to that vehicle; and 10.2.7.2 **Your** vehicle is left fully closed and locked, with all the fixed security devices/ alarms operational; 10.2.7.3 **Your Golf Buggy** unless it is contained: i) in a saloon car, in the boot; or ii) in an estate car, hatchback, sports utility vehicle (SUV), or single or double cab pickup totally out of sight under a parcel shelf/manufacturer's internal fitted cover or iii) in a soft top vehicle laced in a **Confined, Fully Locked Boot**. 10.2.8 loss or damage to **Your Golf Buggy** covered under **Your Policy** in excess of the Sum Insured shown on **Your Schedule** or subject to the **Single Article Limits** shown on **Your Schedule**; 10.2.9 outside of the **Geographical Limits** unless amended by **Endorsement** and/or shown in **Your Schedule**; 10.2.10 of **Your Golf Buggy** whilst being hired out for reward, lent to or borrowed by another person; 10.2.11 loss or damage to motorised vehicles other than **Golf Buggies** up to the **Single Article Limit** or total **Sum Insured** shown on **Your Schedule** or by **Endorsement**; 10.2.12 of **Your** unattended **Golf Buggy** which is left on the golf course, driving range or practice ground except whilst: 10.2.12.1 in use playing or practicing golf at a **Golfing Venue**; or 10.2.12.2 outside the pro-shop or the clubhouse, or in the designated area for leaving **Golf Buggy** at the **Golfing Venue**.

Extensions

The following extensions apply to the whole of Section 10: **Golf Buggies**:

10.3 **Your Insurers** will pay for any short fall in any payment made if **Your Golf Buggy** is lost, damaged or stolen whilst in the custody and control of an airline or their baggage handlers. **Your Insurers** will take over the claim if they decline to pay.

Exclusions

The following exclusions apply to the whole of Section 10: **Golf Buggies**:

Your Insurers will not pay for:

10.4 **Excess**

10.4.1 the first £100 for each and every item for **Buggies**;

10.4.2 loss of value of **Your Golf Buggy** after it has been repaired;

10.4.3 any previous damage that is not repaired or any unsettled theft or attempted theft claim, in the event of a total loss;

10.4.4 any personal expenses **You** pay because of loss or damage to or theft or attempted theft of **Your Golf Buggy**, unless **Your Insurers** have agreed in advance;

10.4.5 the replacement of a whole of **your Golf Buggy** if only part of the **Buggy** is lost, damaged or stolen. **Your Insurers** will at their option, repair, replace or pay for any part of **Your Golf Buggy** that is lost or damaged.

Claims limitations

The following Claims Limitations apply to the whole of Section 10: **Golf Buggies**:

How **Your Insurers** deal with **Your** claim under Section 10: **Golf Buggies**:

Please note **Your Insurers** will only pay a claim for **Golf Buggy** shown up to the total amount of **Your Sum Insured** shown in **Your Schedule**, or up to the **Single Article Limits** at the time of loss. Every time **You** notify us of changes, **Howden** will issue **You** with a new **Schedule** listing the total **Golf Buggy** insured and the level of cover applicable.

How **Your Insurers** deal with **Your** claim under Section 10:

10.5 **Your Insurers** may at their discretion repair or replace any lost, stolen or damaged **Golf Buggy**.

10.6 **Your Schedule** will show the basis of claims settlement for **Your Golf Buggy** that **You** have selected:

10.6.1 where the basis of claims settlement is shown as **New for Old**, **Your Insurers** will either pay the cost of repairing **Your Golf Buggy** or where it is damaged beyond economical repair **Your Insurers** will pay the costs of replacing **Your Golf Buggy** with a new **Golf Buggy** of a similar or same make as the make and type up to the **Sum Insured** shown in **Your Schedule**;

10.6.2 where the basis of claims settlement is shown on as **Market Value**, **Your Insurers** will either pay for the cost of repairing **Your Golf Buggy** or where it is damaged beyond economical repair **Your Insurers** will pay the value of **Your Golf Buggy** taking into account its type, age, wear and tear and general condition at the time of the loss up to the **Sum Insured** shown in **Your Schedule**. **Market Value** is calculated by a deduction of 20% of the value of the item from the first year of purchase of the item, then 10% every year thereafter until it reaches a maximum reduction of 50%.

10.7 **Your Sums Insured**

10.7.1 If **You** are under-insured, which means the full replacement cost at the time of loss or damage is more than **Your Sum Insured** for the **Golf Buggy** shown in **Your** current **Schedule**, then **Your Insurers** will only pay a proportion of the claim. For example, if **Your Sum Insured** only covers one half of the cost of replacing **your Golf Buggy**, **Your Insurers** will only pay one half of the cost of repair or replacement.

Section 1: General Policy Exclusions

The following exclusions apply to the whole of **Your Policy**. **You** are not covered for any loss, damage, liability or injury directly or indirectly caused by or contributed to or arising from:

11.1 War Exclusion

Your Insurers will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to **Golfing Equipment** or **Personal Effects** by or under the order of any government or public or local authority.

11.2 Radioactive Contamination and Nuclear Assemblies Exclusion

Your Insurers will not pay for:

11.2.1 Loss or destruction of or damage to any of **Your Golfing Equipment** or **Personal Effects** whatsoever, or any loss or expenses whatsoever resulting or arising there from;

11.2.2 Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

11.2.2.1 ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;

11.2.2.2 the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

11.3 Sonic bangs

Loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

11.4 Seizure or Confiscation

Your Insurers will not pay for any loss or damage to any property caused during seizure of or confiscation or attempts at either of these by Customs or other authorities.

11.5 Data Exclusion Clause

Your Insurers will not pay for:

11.5.1 loss or damage to any property whatsoever, or any loss or expenses whatsoever; or

11.5.2 any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

i) computer viruses, erasure or corruption of electronic data; or

ii) the failure of any equipment to correctly recognise the time or date or change of time or date.

For the purposes of this exclusion ‘computer virus’ means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature.

11.6 Riots and civil commotion

Any loss, damage or liability caused by or happening through riot or civil commotion outside the **United Kingdom**.

11.7 Biological & Chemical Contamination Exclusion

Your Insurers will not pay for:

11.7.1 loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss;

11.7.2 or any legal liability of whatsoever nature;

11.7.3 death or injury to any person;

directly or indirectly caused by or contributed to by, or arising from biological or chemical contamination due to or arising from:

11.7.3.1 terrorism; and/or

11.7.3.2 steps taken to prevent, suppress, control or reduce the consequences of any actual attempted, threatened, suspected or perceived terrorism.

For the purpose of this exclusion, 'terrorism' means any act(s) of any person(s) or organisation(s) involving:

a) the causing, occasioning or threatening of harm of whatever nature and by whatever means;

b) putting the public or any section of the public in fear in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

11.8 Contractors or Repairers

Any claims arising out of the activities of contractors or repairers.

11.9 Illegal Activities

Your Insurers will not pay for loss or damage to **Golfing Equipment** illegally acquired, kept, stored or transported or being used for illegal activities.

11.10 Non-standard use of **Your Golfing Equipment**, unless it is noted in **Your Schedule** or amended by **Endorsement You** are not insured if:

11.10.1 **You** use **Your Golfing Equipment** outside the **Geographical limits**;

11.10.2 **Your Golfing Equipment** is being hired out for reward, lent or borrowed by another person;

11.10.3 **You** use **Your Golfing Equipment** for anything except **Your** own social, domestic and private pleasure purposes.

11.11 Drones Exclusion

Your Insurers will not pay for any loss or damage to drones or any liability arising from the ownership or use of drones.

11.12 Pollution & Contaminating Substances

Your Insurers will not pay for:

11.12.1 personal injury or **Bodily Injury** or loss of, damage to or loss of use of property directly or indirectly caused by seepage, pollution or contamination;

11.12.2 the cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances.

11.13 Punitive or Exemplary Damages

Your Insurers will not pay for:

11.13.1 Exemplary damage;

11.13.2 Punitive damage;

11.13.3 Aggravated damages

11.13.4 Damages by way of a penalty or fine

11.13.5 Damages similar in nature to either 10.13.1, 10.13.2, 10.13.3 or 10.13.4 above.

11.14 Road Traffic Act Liability

Your Insurers will not pay for any liability whatsoever in connection with any self-propelled vehicle where third party insurance is required under any applicable Road Traffic legislation, other than being used at a **Golfing Venue** whilst playing or practicing golf.

11.15 Golfing Equipment not kept in the United Kingdom

Your Insurers will not pay any claims under **Your Policy** if **Your Golfing Equipment** is permanently kept or stored outside the **United Kingdom**.

11.16 Cyber Attack

11.16.1 Subject only to clause 11.16.2 below, in no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to, by, or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system;

11.16.2 Where this **Policy** covers risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, clause 11.16.1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.

11.17 Sanction Limitation and Exclusion

Your Insurers shall not be deemed to provide any cover and shall not be liable to pay any claim or provide any benefit under this **Policy** to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Your Insurers** 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.

11.18 Infectious or Contagious Disease Exclusion

This Insurance does not cover any loss, damage, liability, cost or expense, in any way caused by or resulting from:

a) Infectious or contagious disease;

b) Any fear or threat of a) above; or

c) Any action taken to minimise or prevent the impact of a) above.

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any other means.

Section 12: General Policy Conditions

You must comply with the following conditions to have the full protection offered under **Your Policy**. If **You** do not comply with them **Your Insurers** may cancel **Your Policy** or refuse to handle **Your** claim or reduce the amount of any claim payment.

12.1 Your duty of care

12.1.1 Information **Howden** and **Your Insurers** need to know:

You must provide complete and accurate answers, to the best of **Your** knowledge, to the questions **Howden** ask when **You** take out, make changes to, or renew **Your Policy**. **Your Policy** may not be valid or may not cover **You** fully if the information provided by **You** is not complete and accurate or if **You** do not tell **Howden** about any changes.

You must let **Howden** know if there are any changes to the information set out in **Your Schedule**. **You** must also tell **Howden** within fourteen (14) days in the event of any of the following:

i) any criminal convictions for any of the people insured or to be insured;

ii) any change in the storage location.

If **You** do not provide accurate information to the best of **Your** knowledge at inception or during the **Period of Insurance**, including written records and/or copies of any letters, reports and/or valuations, **Howden** and **Your Insurers** may:

a) cancel **Your Policy** and refuse to pay any claim; or

b) pay only part of **Your** claim; or

c) charge **You** a revised **Premium**; or

d) change the **Policy Excess**; or

e) change the extent of the cover provided by **Your Policy**.

12.1.2 **Your Insurers** will only provide the insurance described in **Your Policy** if anyone claiming under **Your Policy** has met all the relevant conditions. These are:

12.1.2.1 **You** must take all necessary steps to regularly maintain and keep **Your Golfing Equipment** and **Personal Effects** in a proper state of repair in accordance with the manufacturers recommendations;

12.1.2.2 **You** must take all necessary steps to protect **Your Golfing Equipment** and **Personal Effects** from theft, loss or damage;

12.1.2.3 in the event of an incident likely to give rise to a claim under **Your Policy You** must take all necessary actions to minimise and prevent further theft, loss or damage, as if **You** were uninsured.

12.2 Fraudulent claims

12.2.1 **You** must not act in a fraudulent manner. If **You** or anyone acting for **You**:

12.2.1.1 make a claim under the **Policy** knowing the claim to be false or fraudulently exaggerated in any respect; or

12.2.1.2 make a statement in support of a claim knowing the statement to be false in any respect; or

12.2.1.3 submit a document in support of a claim knowing the document to be forged or false in any respect; or

12.2.1.4 make a claim in any respect of any theft, loss or damage caused by **You**, **Your Family** or guests malicious acts or vandalism or with **Your** connivance;

12.2.2 **Your Insurer** may:

12.2.2.1 not pay the claim;

12.2.2.2 declare the **Policy** void and retain the **Premium**; and/or

12.2.2.3 inform the police.

12.3 Cancellation

Cancellation conditions:

12.3.1 If **You** wish to cancel **Your Policy**:

12.3.1.1 If **You** find **Your Policy** does not meet **Your** requirements, **You** may cancel **Your Policy** within the first fourteen (14) days of **You** buying this insurance or within fourteen (14) days of when **You** receive **Your Policy** documents whichever is later. **Your Insurers** will provide a full refund of the **Premium** paid if **You** have not made a claim on this **Policy**. If **You** have made a claim, **Your Insurers** will not refund any **Premium**.

12.3.1.2 If **You** wish to cancel after this period, **You** may cancel **Your Policy** by giving prior notice to **Howden**. There will be no return of **Premium** except in the event of **Your** death, a pro-rata return **Premium** will be paid to the estate/executor/next of kin as applicable, a copy of the death certificate would be required as evidence of **Your** passing away. **Your Insurers** will not refund any **Premium** if **You** have made a claim on **Your Policy**.

12.3.2 If **Your Insurers** wish to cancel **Your Policy**:

12.3.2.1 **Your Insurers** may cancel this contract of insurance by giving **You** fourteen (14) days notice in writing. Any return **Premium** due to **You** will depend on how long this **Policy** has been in force and will be calculated on a proportional daily rate. No return of **Premium** will be given if a claim has occurred during the **Period of Insurance**.

12.3.2.2 **Your Insurers** will only cancel **Your Policy** or any part of it for a valid reason or if there are serious grounds to do so such as:

12.3.2.2.1 non payment of **Premium**;

12.3.2.2.2 non-cooperation or failure to supply any information or documentation upon **Your Insurers** request;

12.3.2.2.3 the use of threatening or abusive behaviour or language;

12.3.2.2.4 failure to take reasonable care of **Your Golfing Equipment**.

12.3.2.3 Any **Premium** due to **You** will be calculated on a proportional daily rate basis depending on how long **Your Policy** has been in force. No return of **Premium** will be given if a claim has occurred during the **Period of Insurance**.

12.3.2.4 In deciding to accept this insurance and in setting the terms and **Premium**, **Your Insurers** have relied on the information **You** have given **Howden**. **You** must take care to provide complete and accurate answers to the questions **Howden** or **Your Insurers** ask **You**. If the information provided by **You** is not complete and accurate.

Your Insurers may:

12.3.2.4.1 cancel **Your Policy** and refuse to pay any claim, or

12.3.2.4.2 not pay any claim in full, or

12.3.2.4.3 revise the **Premium** and/or change any **Excess**, or the extent of the cover may be affected.

12325 If **Your Insurers** establish that **You**:

a) deliberately or recklessly provided **Howden** or **Your Insurers** with incorrect information **Your Insurers** will treat **Your Policy** as if it never existed and decline all claims; or

b) if **Your Insurers** establish that **You** were careless in providing **Howden** or **Your Insurers** with the information **Your Insurers** have relied upon in accepting **Your Policy** and setting its terms and **Premium Your Insurers** may:

i) treat **Your Policy** as if it had never existed and refuse to pay all claims and return the **Premium** paid. **Your Insurers** will only do this if they provided **You** with insurance cover which **Your Insurers** would not otherwise have offered;

ii) amend the terms of **Your Policy**. **Your Insurers** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **Your** carelessness;

iii) charge **You** more for **Your Policy** or reduce the amount **Your Insurers** pay on a claim in the proportion that the **Premium You** have paid bears to the **Premium Your Insurers** would have charged **You**;

12326 **Your Insurers** will cancel **Your Policy** in accordance with the cancellation condition;

12327 **Your Insurers** or **Howden** will write to **You** if **Your Insurers**:

a) intend to treat this **Policy** as if it never existed;

b) need to amend the terms of **Your Policy**; or

c) require **You** to pay more for **Your** insurance.

124 UK Residency Condition

You must be a **UK Resident** and spend no more than 120 days out of the **United Kingdom** during the **Period of Insurance** except for members of the **United Kingdom** armed forces posted outside the **United Kingdom**.

125 Other Insurances

If **You** make any claim under this **Policy** and there is another insurance policy that insures the same loss **You** must provide **Your Insurers** with details of the other insurance policy. **Your Insurers** will only pay their share of the claim. This condition does not apply to the Section 3: Personal Accident.

126 Choice of Law

The parties are free to choose the law applicable to this contract of insurance. Unless specifically agreed to the contrary this contract of insurance shall be governed by the laws of England and subject to the exclusive jurisdiction of the courts of England and Wales.

Section 13: Claims Conditions

You must comply with the following claims conditions to have the full protection offered under **Your Policy**. If **You** do not comply with them **Your Insurers** may cancel **Your Policy** or refuse to handle **Your** claim or reduce the amount of any claim payment.

If **You** have an **Accident** or loss **You** might want to claim for under **Your Policy You** must contact the **Howden** claims team, who will process **Your** claim. **You** will be sent a claim form which should be fully completed and returned as soon as possible together with the required supporting documentation, **You** can contact **Howden** at:

Howden
6-8 High Street
Bromsgrove
B61 8HQ

Claims can be reported 24 hours a day, 365 days a year.

During Business Hours: Monday to Friday 8.30am-5pm & Saturday 8.30am-12 midday:

Tel: **01527 868160**
Overseas: **(+44) 1527 868160**
Email: **claims.golf@howdeninsurance.co.uk**

Outside business hours:

Tel: **0345 6012936**
Overseas: **(+44) 333 003 8143**
Email: **claims.golf@howdeninsurance.co.uk**

What **You** must do:

13.1 If **You** are asked for **Your** insurance details in respect of injury to another person **You** must advise that **You** are insured with the **Insurers** that are noted in **Your Schedule**.

13.2 **Your** claim will not be paid if **You** do not:

- 13.2.1 advise the **Howden** claims team that **You** are aware of any event, occurrence, prosecution, inquest or inquiry that may give rise to a claim under **Your Policy**;
- 13.2.2 immediately, under Sections 1: Golfing Equipment – 1.2 Theft or attempted theft, Section 2: Public Liability, Section 3: Personal Accident 3 or Section 5: Third Party Property Damage; or
- 13.2.3 within thirty (30) days for all other sections;
- 13.2.4 provided photographic evidence to show the damage to the **Golfing Equipment** (or **Personal Effects**) and any forcible and violent entry used;
- 13.2.5 send all claims letters summonses or legal documents to **Howden** claims team within seventy two (72) hours of receipt. **You** must not reply to any of these documents;
- 13.2.6 tell the **Howden** claims team about any claim or potential claim arising from riot or civil commotion within the **United Kingdom** within seventy (72) hours of occurrence;
- 13.2.7 tell the police immediately and a golf club official before leaving the premise about any theft, attempted theft, vandalism, malicious damage or loss of **Your Golfing Equipment**;

13.2.8 provide to the **Howden** claims team with proof of ownership for the items to be claimed, which could be:

13.2.8.1 an original purchase receipt;

13.2.8.2 a photograph showing **You** in possession of the missing or damaged item;

13.2.8.3 a letter from **Your** golf professional confirming ownership.

13.3 **You** must allow **Your Insurers** to take over the defence or settlement of any claim if **Your Insurers** so instruct **You**.

13.4 **Your Insurers** may wish to take legal action to recover any payment that **Your Insurers** have made under **Your Policy**. **You** must give **Your Insurers** permission to take this action in **Your** name and **You** must help **Your Insurers** to do this if **Your Insurers** request.

13.5 **Your Insurers** can get or may ask **You** to supply estimates for repairs and **Your Insurers** can decide where repairs can be done.

13.6 **You** must not admit or deny responsibility for any incident, or offer to pay or negotiate any claim, unless **Your Insurers** have given **You** written permission.

13.7 **You** must not dispose of any damaged **Golfing Equipment** without **Your Insurers** permission.

Section 14: Complaints Procedure

Customer Service and Complaints

Your Insurer's aim is to provide **You** with a high quality service at all times, although they do appreciate that there may be instances where **You** feel it is necessary to lodge a complaint.

If **You** do wish to complain, please note the 3 steps below, along with the relevant contact details for each step.

Step 1

In the first instance, please direct **Your** complaint to the relevant party referenced in Table 1 below.

If **Your** complaint refers to the handling of a claim **You** have submitted under **Your Policy**, please contact:	Howden Claims 14-16 Park Place Cardiff CF10 3DQ Tel: **0345 6012936** Overseas: **(+44) 333 003 8143** Email: **claims.golf@howdeninsurance.co.uk**
For all other complaints, please contact:	KGM The Liberty Centre 11 Western Road Romford RM1 3RL Tel: **020 8530 7351** Email: **kgm.enquiries@kgmus.co.uk**

Step 2

Should **You** remain dissatisfied with the outcome of **Your** complaint from either Leisure Claims Team or **Your** Insurance Adviser **Your** legal rights are not affected, and **You** may refer **Your** complaint to Lloyd's. Contact information is in Table 2 below.

Complaints Department Lloyd's One Lime Street London EC3M 7HA	Tel: **+44 (0)20 7327 5693** Fax: **020 7327 5225** Email: **complaints@lloyds.com** Website: **www.lloyds.com/complaints**

Details of Lloyd's complaints procedure are set out in a leaflet 'Your Complaint – How We Can Help', which is available at **www.lloyds.com/complaints**. Alternatively, **You** may ask Lloyd's for a hard copy.

Step 3

If **You** still remain dissatisfied after Lloyd's has considered **Your** complaint, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service. Contact information is in Table 3 below.

Financial Ombudsman Service Exchange Tower London E14 9SR	Tel: **0800 0234 567** (calls to this number are now free from 'fixed lines' in the UK) Tel: **0300 1239 123** (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK) Email: **complaint.info@financial-ombudsman.org.uk**

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find more information on the Financial Ombudsman Service at **financial-ombudsman.org.uk**

This does not affect **Your** right to take legal action if necessary.

Alternatively, if **You** purchased **Your** insurance online please note that **You** can, if **You** wish, also submit **Your** complaint via the Online Dispute Resolution (ODR) Platform set up by the European Commission. This service has been set up to help residents in the European Union (EU), who have bought goods or services online, get their complaint resolved. **You** can access the ODR Platform by clicking on the following link: **ec.europa.eu/consumers/odr**

This does not affect **Your** right to submit **Your** complaint following the process above. Please note that under current rules the European Commission will ultimately redirect **Your** complaint to the Financial Ombudsman Service detailed above.

Financial Services Compensation Scheme (FSCS)

As **Your Insurers** are members of the Financial Services Compensation Scheme (FSCS), **You** may be entitled to compensation under the scheme if **Your Insurers** are unable to meet their obligations under this contract. If **You** are entitled to compensation under the scheme, how much compensation **You** would receive would depend on the nature of this contract. **You** can get more information about the scheme from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU) and on their website at **fscs.org.uk**

Super tips to protect Your Golfing Equipment

Safeguard Your Golfing Equipment

- Keep receipts of all golfing purchases and take a picture of the equipment to evidence proof of ownership.
- Always try to park **Your** car in a well-lit area and make access to the boot as difficult as possible.
- Do not invite a thief to steal **Your Golfing Equipment** by leaving any golfing items, such as golf balls etc, blatantly visible in **Your** car.
- Do not display fun stickers, such as 'I ♥ Golf' on **Your** car screens. A thief will interpret this to mean that **You** probably have a set of golf clubs in **Your** boot!
- If **Your** car has an alarm fitted – USE IT!
- Do not leave **Your** golf clubs in the boot of our vehicle overnight unless necessary.
- Report any obvious non-golfers, or suspicious looking characters, loitering in the club car park to the Golf professional/Golf manager. They may just be waiting to steal **Your** clubs, or to follow **You home** with the intention of returning in the midnight hours to steal **Your** clubs if left in **Your** car.
- Do not leave expensive clothing or equipment in the changing or drying room.



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Administered by Howden.

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