

BRONZE COVER

GOLF INSURANCE

Arranged by

GOLFGUARD LIMITED
P O BOX 270 EAST GRINSTEAD
WEST SUSSEX RH19 3WP
Tel: 01342 318368



THIS IS TO CERTIFY that in accordance with the authorisation granted under Agreement Number B1307C190067 to the undersigned by certain Underwriters at Lloyd's whose names and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract and in consideration of the premium, the said Underwriters are hereby bound, each for his own part and not for another, their Heirs, Executors and Administrators, to insure as specified. E.U. Disclosure Clause (UK) The parties are free to choose the law applicable to the Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to the Law of the United Kingdom. Policy Disputes Clause. Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed by both the Assured and Underwriters to be subject to the Law of the United Kingdom. Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within the United Kingdom and to comply with all requirements necessary to give such court jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such court. Any enquiry or complaint should be addressed in the first instance to Golfguard Ltd. If you are not satisfied and wish to make a complaint, you can refer the matter to: The Compliance Department, Axis managing Agency Limited, 52 Lime Street, London EC3M 7AF or the Policyholder & Market Assistance Department at Lloyd's to review your case. The address is One Lime Street, London EC3M 7HA. Having followed this procedure, your complaint can be referred to the Financial Ombudsman Service (FOS). Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR. These processes do not affect your rights to take legal action if necessary.

*** HOLE IN ONE ***

Reimbursement of your bar bill incurred on the day of the achievement up to **£100**
In respect of a Hole in One achieved in an officially organised Society/Club Competition (Medal or Stableford)
which must be verified by Club Secretary and notified to Golfguard Ltd in writing within 14 days

CERTIFICATE OF INSURANCE SCHEDULE

Certificate No. and Name & Address of Insured(s)

546/BRONZE/13/07/2020
21 MEMBERS OF
INCHES GOLF SOCIETY
(as per list received)

Period of cover - 12 Months from:

13/07/2020

Annual Premium : £5.00 per Member
(including IPT of £0.54)

SUMMARY OF BENEFITS PROVIDED UNDER GOLFGUARD BRONZE GOLF INSURANCE
COVER AS DETAILED ON THIS SCHEDULE IS PROVIDED FOR AN INSURED MEMBER
WHILST PLAYING GOLF AT A RECOGNISED GOLF COURSE IN THE UK AND WHILST PLAYING GOLF
ABROAD FOR UP TO 120 DAYS IN THE PERIOD OF INSURANCE.

	UP TO:
SECTION 1: PERSONAL LIABILITY	
DEATH OR INJURY TO ANY PERSON CAUSED BY YOUR USE OF GOLF EQUIPMENT	£5,000,000
DAMAGE TO THIRD PARTY PROPERTY	£5,000,000
ACCIDENTAL DAMAGE TO THIRD PARTY PROPERTY IRRESPECTIVE OF LEGAL LIABILITY.	£5,000
SECTION 2: PERSONAL ACCIDENT	
DEATH	(JUNIORS £4,000) £50,000
LOSS OF USE OF LIMB(S) OR EYE(S)	(JUNIORS £4,000) £50,000
PERMANENT TOTAL DISABLEMENT	(JUNIORS £4,000) £50,000

DIRECTOR:

M. A. Belsey

DATE: 15 July 2020

This Certificate has been signed for and on behalf of Golfguard Ltd.

GOLFGUARD GOLF INSURANCE
BRONZE COVER
FULL TERMS OF POLICY NUMBER: B1307C190067

Thank you for choosing Axis Managing Agency Limited for your Golf Insurance.

This document sets out what is and what is not covered, together with the sum insured and any special terms that may apply.

Please check that it meets your needs and that you understand it. If you have any questions about this document, please contact Golfguard Ltd who will be pleased to help you.

Our promise to you

If you have any questions or concerns about the handling of a claim you should, in the first instance, contact: Golfguard Limited. In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to The Compliance Department Axis Managing Agency Ltd., 52 Lime Street, London, EC3M 7AF For to the Policyholder and Market Assistance team at Lloyd's.

Their address is: Policyholder & Market Assistance, Market Services, Lloyd's, One Lime Street, London EC3M 7HA
Tel No: 020 7327 5693 Fax No: 020 7327 5225 E-mail: complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address. If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service." Please quote Agreement Number B1307C190067

The Financial Ombudsman Service,
South Quay Plaza, 183 Marsh Wall, LONDON, E14 9SR
Telephone: 0800 023 4567 from a land line or 0300 123 9 123 from a mobile phone or e-mail complaint.info@financial-ombudsman.org.uk

The FOS will only consider your complaint if you are a private individual or a "micro enterprise". A "micro-enterprise" is defined as a business with an annual turnover not exceeding €2million and fewer than ten staff.
(These procedures do not affect your rights to take legal action if necessary).

Financial Services Compensation Scheme (FSCS)

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit. For compulsory classes of insurance the claim will be met in full. Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request, or by visiting the FSCS website at www.fscs.org.uk

Definitions

Us, We, Our – Axis Managing Agency Limited
Syndicate 2007 at Lloyd's managed by Axis Managing Agency Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our registration number is 204888.

You – the person named as 'the insured' in the schedule, or as 'the policyholder' in any certificate of insurance or renewal notice applying to this insurance.

The schedule / amended schedule – the document showing the cover which applies.

Certificate of insurance – a document which is legal evidence of your insurance and which forms part of this document, and which must be read along with this document.

Territorial limits – the United Kingdom. This insurance also includes cover anywhere in the world for a maximum period in the aggregate of 120 days in any one 12 month period of insurance.

Period of insurance – the period of time covered by this insurance (as shown in the schedule) and any further period we accept your premium for.

Accident – a sudden, unexpected, specific event which happens during the period of insurance.

Bodily injury – physical injury resulting solely and directly from an accident during the period of insurance caused by violent and external means whilst the insured person is playing golf on a recognised golf course within the territorial limits of the policy.

Junior – a person aged 17 or under. Any junior under the age of 12 must be accompanied while playing golf by a responsible adult.

Road – a highway and any other road to which the public has access, including bridges over which a road passes.

SECTION 1 - PERSONAL LIABILITY

We will insure you for all the amounts which you become legally liable to pay up to a maximum limit of £5,000,000 in respect of;

(A) Death or injury to any person (including a hired caddy) while you are using golf equipment or a hired golf buggy while playing golf on a recognised golf course within the territorial limits of the policy during the period of insurance

(B) Any number of claims arising out of one cause for damage to property not belonging to **you** or in **your** custody or control, caused by **your** use of golf equipment, or a hired golf buggy for which you are legally liable, while playing golf on a recognised golf course within the **territorial limits** of the policy during the **period of insurance**.

This includes:

- (1) Costs and expenses incurred with **our** written consent.
- (2) Solicitor's fees for representation at any coroner's request, fatal inquiry or Court of Summary Jurisdiction.

In the event of **your** death, **we** will deal with any claim made against **your** estate, provided that the liability is covered by this insurance.

Irrespective of legal liability, **we** will pay up to £5,000 to make good accidental damage to third party property not belonging to **you** or in your custody or control, caused by **your** use of golf equipment while playing golf on a recognised golf course within the **territorial limits** of the policy during the **period of insurance**.

Exclusions to Section 1

Your insurance does not cover the following.

1. Any liability arising directly or indirectly due to the ownership or occupation of land or building by **you**, or any liability while **you** are engaged in any employment, business or profession.
2. Any liability in the USA & Canada for
 - (A) Personal or **bodily injury**, or loss of, damage to or loss of use of property directly or indirectly caused by seepage, pollution or contamination.
 - (B) The cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances.
 - (c) Fines, penalties, punitive or exemplary damages.
3. Regardless of any other provision of this insurance, this insurance does not apply to punitive or exemplary damages.
4. **We** will not be liable for any claim unless any action for damages is brought against **you** in a Court of Law within the United Kingdom
5. **We** will not be liable for any indemnity given in respect of any judgement, award, or settlement made within countries which operate under the laws of the United States of America or Canada (or to any order made anywhere in the world to enforce such judgement, award or settlement either in whole or part).
6. Any liability in respect of damage to, or theft of, a hired or borrowed buggy while in **your** custody or control.
7. Any liability for any hired golf buggy whilst on any public highway outside the golf course unless being used on a recognised road crossing between holes on a golf course.

SECTION 2 - PERSONAL ACCIDENT

If **you** suffer accidental **bodily injury**, as defined in items A to C below, resulting solely and directly from an accident during the **period of insurance** caused by violent and external means while **you** are playing golf on a recognised golf course within the **territorial limits** of the policy, **we** will pay **you** or **your** personal representatives up to the total amount stated against such item. No payment shall be made under more than one of items A, B or C in respect of injuries arising out of the same occurrence.

Bodily injury benefits

We will pay up to a maximum of £50,000 (£4,000 for a **junior**) in respect of;

- A) **Bodily injury** which is the sole cause of death within 12 months from the accident.
- B) **Bodily injury** which, within 12 months from the date of the accident, is the sole and direct cause of;
 - 1) Loss of one or more limbs by physical separation at or above the wrist or ankle.
 - 2) Permanent and total loss of use of one or both hands or legs.
 - 3) Total loss and irrecoverable loss of sight in one or both eyes
- C) **Bodily injury** (not giving rise to benefit under item B) which is the sole and direct cause of **your** being totally disabled and unable to engage in gainful business or occupation for a continuous period of two years, and which will in all probability, to **our** satisfaction, continue for the rest of **your** life.

SPECIAL EXCLUSION IN RESPECT OF SECTION 2

You are not covered for any loss or injury:

- A) Sustained while under the influence of intoxicants or drugs.
- B) Caused, contributed to or aggravated by any surgery or treatment that is not medically necessary, cosmetic surgery, reversing cosmetic surgery or any corrective treatment needed as a result of previous cosmetic surgery.
- C) Caused, contributed to or aggravated by any physical condition, defect, infirmity, disease or illness, whether diagnosed or not, existing prior to any accident to which this policy applies.
- D) Caused by an accident if not caused by violent and external means while **you** are playing golf.

HOLE IN ONE-

We will reimburse **you** in the event that **you** achieve a Hole in One in an official medal or stableford Golf Club competition in respect of the bar bill incurred on the day of the achievement in respect of the customary round of drinks up to £100. Verification by Club Secretary, bar bill and score card is required.

GENERAL CONDITIONS

- 1) **Observance of contract terms - Our** liability is conditional upon any person claiming indemnity observing the terms and conditions of this insurance.
- 2) **Duty of care - You** shall at all times agree to do all things necessary to avoid or diminish a loss under this insurance. Furthermore, this insurance excludes any loss to which **you** and/or any other insured person(s) have contributed to by the lack of due care, diligence, or behaviour the result of which would increase the risk and/or likelihood of a loss under this insurance.
- 3) **Claims procedure** - In order for consideration to be given to **any** claim, including reimbursement of **your** bar bill incurred on the day following a hole in one in an official club competition (Medal or Stableford), the matter must be reported to Golfguard Ltd **in writing** within 14 days of the incident occurring. Their address is Golfguard Ltd, PO Box 270, East Grinstead, West Sussex, RH19 3WP and telephone and fax number 01342 318 368.
- 4) **Insurers rights** - No admission, offer, promise, payment or indemnity shall be made by **you**, or given by anyone acting on **your** behalf, without **our** written consent. **We** will be entitled to conduct or settle any claim at **our** discretion and **you** shall give **us** any information and assistance that **we** require.
- 5) **Other insurances** - If the loss, damage or injury which is the subject of a claim under this policy is covered by any other insurance, including Golfguard Ltd Golf Insurance Cover, **we** will pay only our proportionate share of the claim.
- 6) **Special provisions** - In the event of bodily injury which is covered by this insurance **you** shall seek and act upon medical advice as soon as possible.
- 7) **Cancellation** -
 - a) **We** shall be entitled to cancel this insurance by sending seven days notice, by registered letter, to **your** last known address.
 - b) If this insurance does not meet **your** particular requirements **you** may cancel it by sending **us** written notice and returning **your** documents, including the certificate of insurance, within fourteen days of **you** receiving it or within fourteen days of inception, whichever is later. **We** will return any premium paid .
 - c) **You** can cancel this policy at any time by telling **us** in writing and returning **your** certificate of insurance. If a claim has not been made in the current **period of insurance** **we** will return any premium less a charge equal to the period of cover you have had. If a claim has been made **we** will not give **you** a refund.

GENERAL EXCLUSIONS

Your insurance does not cover the following:

- 1) **War and similar risks** - Any liability, loss or damage caused by, contributed to or arising from war, riot, act of foreign enemy (whether war is declared or not), civil war, revolution, power being seized unlawfully, terrorism, nuclear, chemical or biological materials being released or escaping, or any similar event.
- 2) **Pollution or contamination** - Any liability for death, injury, illness, loss of, or damage to property arising directly or indirectly from pollution or contamination, unless it is directly caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the period of insurance. All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

Our liability for compensation payable in respect of all pollution and contamination which is deemed to have occurred during the **period of insurance** shall not exceed the amount specified in the Schedule.

For the purpose of this exclusion, pollution or contamination means:

 - A) All pollution or contamination of buildings or other structures, or of water, land or the atmosphere.
 - B) All loss, damage or injury resulting directly or indirectly by pollution or contamination.
- 3) **Golf professionals** - Any liability, loss or damage arising out of or in connection with the pursuit of the sport of golf in a professional capacity unless specifically agreed by us in writing.
- 4) **UK residents - age limits** - This insurance is only available to UK residents who are aged between 7 and 89 years old (unless otherwise agreed in writing by Golfguard Ltd).
- 5) **Terrorism** - Any liability, loss or damage arising directly or indirectly from acts of terrorism (as defined in the UK Terrorism Act 2000) unless we need to provide the minimum insurance needed under the Road Traffic Act.
- 6) **Asbestos** - This Policy does not apply to or include legal liability for any loss, cost or expense directly or indirectly arising out of, resulting as a consequence of, or related to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use of or exposure to Asbestos or materials or products containing Asbestos whether or not there is another cause of loss which may have contributed concurrently or in any sequence to a loss. Subject otherwise to the Terms, Conditions and Exclusions of the Policy.

IMPORTANT NOTICE TO POLICYHOLDERS

The Contracts (Rights of Third Parties) Act 1999 introduces legislation concerning who does, and who does not, have rights under this contract of insurance. The endorsement shown below has been introduced to clarify your situation under the Act. It will be added to your policy from the renewal date. Where we have noted the interest of a building society, bank or other lending institution, this endorsement will not affect what we have already agreed.

DATA PROTECTION ACT 1998

We share data with approved organisations for underwriting and fraud prevention purposes. **Your** data may also be processed outside the European Economic Area. In all instances **we** take steps to ensure an adequate level of protection is given to **your** information. In order to assess the terms of an insurance contract or administer claims that arise, **we** may need to collect data that the Data Protection Act 1998 defines as sensitive (such as medical data or criminal convictions). In order to process **your** information for the purposes of providing insurance and claims handling, it may be necessary to pass **your** information to carefully selected third parties and other Group companies. By proceeding with this application you signify your consent to such information being processed this way.

CONTRACT RIGHTS

This is a legally binding contract of insurance between **you** and **us**. This contract does not give, or intend to give, rights to anyone else. No-one else has the right to enforce any part of this contract. **We** may cancel or change any part of this contract without getting anyone else's permission.

WORLDWIDE COVER

This policy is extended to include cover anywhere in the world subject to the terms and conditions stated within this document for up to a total of 120 days in any one period of insurance.

We will not be liable for any claim unless any action for damages is brought against the insured in a Court of Law within the United Kingdom.

For further information of assistance kindly contact:

Golfguard Ltd, PO Box 270, East Grinstead, West Sussex, RH19 3WP. Telephone or fax: 01342 318 368.

BRONZE COVER GG PW 01/11/2013/14/15/16

GOLFGUARD GOLF INSURANCE IN RESPECT OF BRONZE, SILVER AND GOLD COVER

keyfacts®

PLEASE NOTE THAT BRONZE COVER PROVIDES COVER UNDER SECTION 1 – PERSONAL LIABILITY, SECTION 2 – PERSONAL ACCIDENT PLUS HOLE IN ONE COVER ONLY. SILVER AND GOLD COVER PROVIDES COVER UNDER ALL SECTIONS WITH A LIMIT IN RESPECT OF SECTION 3 – GOLF EQUIPMENT AS SHOWN ON THE SCHEDULE CONTAINED IN THE POLICY DOCUMENTATION.

This summary does not contain the full terms and conditions of the contract of insurance, which can be found in the policy document. This insurance provides cover, as specified in the policy document, for property damage, injury and death if you have an accident whilst playing golf. Your schedule will confirm the extent of cover provided.

INSURER

This insurance is underwritten by Syndicate 2007 at Lloyd's managed by Axis Managing Agency Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our registration number is 204888.

PERIOD OF INSURANCE

The insurance offered is a 12 month contract which may be renewed each year.

SIGNIFICANT FEATURES AND BENEFITS

We will provide cover:

- Up to a maximum limit of £5,000,000 for any number of claims arising out of one cause which you become legally liable to pay for death or injury to any third party caused by your use of golf equipment.
- Up to a maximum limit of £5,000,000 for damage to third party property for which you are legally responsible.
- Up to a maximum limit of £5,000 for accidental damage to third party property irrespective of liability.
- For personal accident up to a maximum limit of £50,000 (£4,000 for juniors).
- For the reimbursement of your bar bill if you achieve a hole in one in an official club competition, up to the amount specified on the Schedule.
- If selected, theft of golf equipment will be covered on new for old basis up to the amount specified on the Schedule.

SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS (BY SECTION)

Section 1 - Personal liability

We will not provide cover:

- We will not be liable for any claim unless action for damages is brought against you in a Court of law in the United Kingdom
- In respect of any judgement, award or settlement within countries which operate under the laws of the USA or Canada.
- In respect of any liability incurred in the USA or Canada for:
 - Personal or bodily injury, or loss of, damage to or loss of use of any property directly or indirectly caused by seepage, pollution or contamination;
 - The cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances; or
 - Fines, penalties, punitive or exemplary damages.

Section 2 – Personal accident

We will not provide cover for bodily injury unless;

- Insured is aged between 7 years and 89 years of age (unless otherwise agreed in writing by Golfguard Ltd)
- It is the sole cause of death within 12 months from the accident.
- Within 12 months from the date of the accident, it is the sole and direct cause of:
 - Loss of one or more limbs by physical separation at or above the wrist or ankle;
 - Permanent and total loss of use of one or both hands or legs; or
 - Total and irrecoverable loss of sight in one or both eyes.
- It is the sole and direct cause of your being totally disabled and unable to engage in gainful business or occupation for a continuous period of two years, and which will in all probability, to our satisfaction, continue for the rest of your life.

Section 3 - Golf equipment

We will not provide cover for:

- The first £35 of each and every claim and £100 in respect of GPS/Rangefinders* will apply to each and every claim in respect of the theft of golf equipment from an unattended car or from outside the clubhouse or pro shop.
- The theft of golf equipment from a car, unless it is totally concealed in the car boot, or is totally concealed under the parcel shelf/internal cover supplied by the manufacturer and the car is fully locked and there are signs of forcible entry.
- Any theft, loss or damage whilst insured items are within a caravan, any type of van, commercial vehicle or vehicle used as such, or from a taxi which is owned by you.
- The theft of golf equipment from your Golf Club locker, house or garage, unless they are locked and there are signs of forcible or violent entry.
- The theft of golf equipment from a garden shed or similar outbuilding (unless otherwise agreed in writing by Golfguard Ltd.).
- The theft or loss of, or damage to, golf equipment from University Halls of Residence or student accommodation.
- Damage attributed to wear and tear.
- Loss, destruction or damage by vermin or other deterioration, electrical or mechanical breakdown, derangement or any process of cleaning, renovation, repair or whilst being worked upon, faulty workmanship or design.
- Remote control trolleys or ride on golf buggies owned by you (unless an additional premium has been paid and cover confirmed in writing by Golfguard Ltd).
- *Any types of GPS golf devices unless included on the list of golf equipment provided by Golfguard Limited on renewal or on application, with details of make, model and price paid.
- Batteries and chargers, including any fire and damage caused by batteries.
- The theft or loss of, or damage to, any type of spectacles or sun glasses.
- The theft or loss of golf equipment that is not reported to the police within 24 hours of discovery and an appropriate crime reference obtained.
- Loss of, or damage to, golf equipment while in transit which is not reported to the carrier within 24 hours of discovery and an appropriate written report/claim reference obtained.

Section 4 - Club subscription

- A limit of £1500 applies to the reimbursement of club subscription fees.
- Claims settlement is subject to our receipt of a doctors certificate and evidence of subscription fees. This must be provided at your expense.

Section 5 - Hospital cover

- The first 24 hours of your hospitalisation is not covered.
- Cover is limited to £50 per 24 hour period up to a maximum of 14 days.

Section 6 - Dental treatment cover

- A £300 limit applies for emergency dental treatment required as a result of an injury caused by a direct external blow whilst playing golf.
- We will only cover for damage which becomes apparent within seven days of the accident.
- Claims settlement is subject to our receipt of an invoice for the cost of treatment. This must be provided at your expense.

Special Exclusions in respect of sections 2, 4, 5 and 6

We will not provide cover for any loss or injury:

- Sustained while under the influence of intoxicants or drugs.
- any surgery or treatment that is not medically necessary, cosmetic surgery or any corrective treatment as a result of previous cosmetic surgery
- Caused, contributed to or aggravated by any physical condition, defect, infirmity, disease or illness existing prior to any accident to which this policy applies.
- Caused by an accident if not caused by violent and external means while you are playing golf.

Section 7 - Hire of golf equipment

- A limit of £250 applies to hire charges following the loss of golf equipment during overseas travel.
- Claims settlement is subject to our receipt of a receipt in respect of the hire charges incurred. This must be provided at your expense.

Section 8 - Loss of golfing trophies

- A limit of £1000 applies for the loss of golf trophies whilst they are in your care, custody or control.
- This cover only applies if there is no other insurance in force.

Section 9 - Personal effects

We will not provide cover for:

- The first £35 of each any every claim.
- The theft or loss of, or damage to any type of computer, money, credit cards, securities and documents in any form, mobile phones, jewellery, articles of precious metals, stones, fur, watches, spectacles, or property more specifically insured elsewhere.
- A limit of £500 applies for the theft of, or damage by fire, for your personal effects (non-golf related) from while left in a clubhouse or professional golf shop. A limit of £100 applies to any one item.

Section 10 - Tournament entry fees

- A limit of £250 applies for the reimbursement of any tournament entry fees when the cancellation of entry to the tournament is due entirely to the unexpected and unforeseen sickness of, or accidental injury, to you occurring within 14 days of the tournament start date and rendering you unable to play golf

Section 11 - Hole in One

- A limit of £100 for your bar bill if you achieve a Hole in One in an official medal or stableford Golf Club competition on the day of the achievement only.

General exclusions applicable to all sections

We will not provide cover for:

- Any liability loss or damage arising out of, or in connection with the pursuit of the sport of golf in a professional capacity unless specifically agreed by Golfguard Ltd in writing.
- Any person aged 6 or under, or over the age of 85 (unless otherwise agreed in writing by Golfguard Ltd).
- Any hired golf buggy whilst on any public highway outside the golf course unless being used on a recognised road crossing between holes on a golf course.

YOUR RIGHT TO CHANGE YOUR MIND

You may cancel the insurance, without giving reason, by sending written notice to Golfguard Ltd and returning the certificate of insurance within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents providing no claim is being made under the policy.

CANCELLATION

You may cancel this policy at any time by sending written notice and returning your certificate of insurance. If a claim has not been made during the current period of insurance we will return any premium less a charge equal to the period of cover you have had. If a claim has been made we will not give you a refund. We may cancel this policy at any time by sending seven days notice, by registered letter, to your last known address. If you believe that there is a claim under the policy, notification must be made to Golfguard Ltd in writing within fourteen days of the incident. In the case of damage to third party property, no repair work can be authorised without the prior authorisation in writing by Golfguard Ltd. A Claim Form can be obtained by calling Golfguard Ltd on 01342 318368.

HOW TO MAKE A COMPLAINT?

Golfguard Ltd is dedicated to providing a first class service. However, if you feel that this is not the case or if you have any concerns about the policy or the handling of a claim please write in the first instance to Golfguard Ltd. If you are not satisfied and wish to make a complaint, you can refer the matter to: The Compliance Department, Axis Managing Agency Limited, 52 Lime Street, London EC3M 7AF or the Policyholder & Market Assistance Department at Lloyd's to review your case. The address is One Lime Street, London EC3M 7HA. Having followed this procedure, your complaint can be referred to the Financial Ombudsman Services (FOS). Their address is South Quay Plaza, 183 Marsh Wall, E14 9SR.

HOW DO I NOTIFY A CLAIM?

You can report a claim and obtain a Claim Form by calling Golfguard Ltd on 01342 318368

FINANCIAL SERVICES COMPENSATION SCHEME

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit. For compulsory classes of insurance the claim will be met in full. Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request, or by visiting the FSCS website at www.fscs.org.uk