

POLICY SUMMARY

Please note that this Summary document does not contain the full terms and conditions of the contract, which can be found in the Policy document. This Policy Summary does not form part of the Policy document. A copy of the Policy Wording is available on request.

This insurance contract primarily offers for persons under the age of 79 years:

- personal liability cover should **You** become legally liable to pay damages for **Bodily Injury** or **Property Damage** to third parties while **Playing Golf**;
- additional third party property damage cover should **You** accidentally cause **Property Damage** while **Playing Golf**;
- personal accident cover should **You** sustain **Bodily Injury** while **Playing Golf** or travelling to or from a golfing venue; and
- **Golf Equipment** cover while **Playing Golf** or travelling to or from a golfing venue..

The standard duration of the contract is 12 months from the date on which cover incepts.

The policy is underwritten by Certain Underwriters at Lloyd's.

SIGNIFICANT FEATURES, BENEFITS AND EXCLUSIONS

This Section describes the benefits and limits that apply to each person insured. Claims will be paid in the same currency in which **Your** premium is paid.

Section of Cover	Up to Limit of (£/€) per Insured Person	Excess (£ & €)
1. Personal liability	£1,500,000/€1,500,000	Nil
2. Third Party Property Damage	£100,000/€100,000	£50/€50
3. Golf Equipment	£1,000/£2,000/£3,000 or €1,000/€2,000/€3,000	£50/€50
4. Golf Equipment Hire	£300/€300	Nil
5. Personal Accident		
1. Accidental Death	£50,000/€50,000	Nil
2. Loss of limb or one eye	£50,000/€50,000	Nil
3. Loss of two limbs or both eyes or one limb and one eye	£50,000/€50,000	Nil
4. Permanent total disablement	£50,000/€50,000	Nil
NOTE: See Page 9 for sums insured and benefits in respect of under 16 years and over 65 years		
5(i) Loss of Club Subscription	£2,500/€2,500	Nil
6. Dental Treatment	£400/€400	£50/€50
7. Hospitalisation (per day up to 25 days)	£20/€20	Nil
8. Hole in One	£250/€250	Nil
9. Loss of Golfing Trophy	£250/€250	Nil
10. Tournament Entry Fees	£250/€250	£50/€50
11. Personal Effects	£500/€500	Nil

GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS – PAGE 10

- Flying other than as a passenger
- Participating in professional sports
- Being under the influence of alcohol or drugs
- Armed Forces operational duties
- Travelling to a country where the Foreign and Commonwealth Office or EU equivalent have advised against all but essential travel
- Deliberate exposure to danger
- Intentional self-inflicted **Bodily Injury** or suicide
- War and Terrorism
- Nuclear or radioactive contamination

Please note that specific exclusions additionally apply to specific Sections of the Policy

AGE LIMIT FOR COVER

- Age limit 79 years

GENERAL CONDITIONS – PAGE 8-10

With regard to the information that **You** provide to Us when applying for **Your** Policy, **You** are confirming that **You** have answered the questions to the best of **Your**

knowledge and belief. It is very important that **You** check that it is complete and accurate.

If it isn't, please contact Europesure Insurance immediately and they will arrange for correction and re-issue of the documentation.

If any information on the document is not complete and accurate:

- **We** may cancel **Your** Policy and refuse to pay any claim, or
- **We** may not pay any claim in full, or
- **We** may revise the premium and/or change any excess, or
- the extent of the cover may be affected.

COOLING-OFF PERIOD – PAGE 9

If the cover does not meet **Your** requirements, **You** may return the insurance documentation within fourteen (14) days of the cover starting or the day on which **You** receive the documents whichever is the later, **We** will refund all premiums paid provided **You** have not made a claim.

CLAIMS NOTIFICATION – PAGE 9

On the happening of any occurrence likely to give rise to a claim under the policy, **You** will ensure that notice is given to **Us** in writing as soon as reasonably practical after the date of the occurrence and in any event within thirty (30) days. Such notice shall include full particulars of the occurrence.

All claims must be made direct to:

Reactive Claims Limited
Attwood House, Mansfield Business Park
Four Marks, Hampshire GU34 5PZ
Register your claim, quoting the Contract and Certificate numbers shown on your **Certificate**:
Online: www.reactiveclaims.com
Tel: +44 (0) 1420 383010 (UK time 9.00 to 17.00
Monday to Friday)

Fax: +44 (0) 1420 558111
Email: info@reactiveclaims.com

CANCELLATION – PAGE 9

Only **You** and **Us** may cancel the policy or any cover. **We** will give 30 days written notice but will only do so for a valid reason or if there are serious grounds to do so. **You** can cancel the policy at any time during the **Period of Insurance**. Any return of premium will depend on how long this contract of insurance has been in force. No refund will be given if a claim has occurred during the **Period of Insurance**.

DISPUTES AND COMPLAINTS – PAGE 12

If, for any reason, **You** have any cause for complaint regarding the insurance, **You** should write to:

The Complaints Manager
MS Amlin Underwriting Limited
25 Fenchurch Street
London EC3M 5AD
Tel: +44 (0)20 7702 6388
Email: compliance@msilm.com

In the event the **Insured** or **Insured Person** remains dissatisfied and wishes to make a complaint it may be possible in certain circumstances for them to refer that matter to the Policyholder & Market Assistance department at Lloyd's. Their address is:

Policyholder & Market Assistance Market
Services
One Lime Street London
EC3M 7HA
Tel No: +44 (0) 207 327 5693
Fax No: +44 (0) 207 327 5225
[E-mail: complaints@lloyds.com](mailto:complaints@lloyds.com)

In the event that the Policyholder & Market Assistance team is unable to resolve your complaint, it may be possible for the **Insured** or **Insured Person** to refer it to the Alternative Dispute Resolution Service via the Online Dispute Resolution Platform (ODR) at the following address: <http://ec.europa.eu/odr>, or to the Financial Ombudsman Service (FOS). Following the complaints procedure with the ODR or the FOS does not affect the rights of the **Insured** or **Insured Person** to take legal action

Further details will be provided at the appropriate stage of the complaints process.

FINANCIAL SERVICES COMPENSATION SCHEME – PAGE 11

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **We** are declared to be in default.

The amount depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme at the address below or on their website: www.fscs.org.uk

10th Floor, Beaufort House
15 St Botolph Street,
London EC3A 7QU