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GOLFERS POLICY

The Golfers Policy is exclusively endorsed by the Ladies' Golf Union and is specifically designed to meet the insurance needs of today's golfers. It is administered by Carrick Neill & Co. Limited and underwritten by Royal & Sun Alliance Insurance plc, one of the UK's largest insurers.

The Golfers Policy is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

You simply select the level of golf equipment cover from the Premium Table and add, if required, any Optional Cover to best suit your needs.

SUMMARY OF COVER

The following provides only a summary of the main policy benefits, terms and conditions. For full details of these, you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request.

On receipt of your policy document, you will have time to decide if you wish to cancel the policy - see "Your Right To Cancel the Policy" for more information.

THE FOLLOWING WILL BE AUTOMATICALLY INCLUDED IN YOUR POLICY:

GOLFING EQUIPMENT AND PERSONAL EFFECTS

FEATURES AND BENEFITS

Insurers cover loss and accidental damage to your golfing equipment, up to £2,500 and personal effects, up to £350, in the United Kingdom unless Europe or Worldwide cover is selected. All claims will be settled on a "New for Old" basis.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- First £25 of a claim.
- Theft from an unlocked motor vehicle.

PERSONAL LIABILITY

FEATURES AND BENEFITS

Insurers will pay up to £5,000,000 (including costs) for any single event in respect of your legal responsibilities for accidental injury to anyone or accidental damage to property when participating in any golfing activity in the United Kingdom.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Cover only applies if an action is brought against you in a Court of Law within the UK unless Europe or Worldwide cover is selected.
- Any wilful or malicious acts.
- Damage to your own property.
- Liability arising from the use of a motor vehicle including ride-on golf buggies.

PERSONAL ACCIDENT

FEATURES AND BENEFITS

Insurers will pay the following benefits should you sustain bodily injury when participating in any golfing activity.

- Death £50,000.
- Loss of at least one limb or at least one eye £50,000.
- Permanent total disablement from engaging in any gainful occupation £50,000.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Caused, contributed to or aggravated by any physical defect, disease or illness prior to any accident to which this policy covers.
- Maximum amount payable for any insured person under the age of 16, at the time of injury, is £1,000.

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HOLE IN ONE

FEATURES AND BENEFITS

£150 will be paid for this achievement.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Applies only to a Hole In One being achieved in an official golf club competition or Area or National competition in the United Kingdom unless Europe or Worldwide cover is selected.

DISABILITY

FEATURES AND BENEFITS

Reimbursement of your annual home golf club fees if you are unable to play golf because of accidental injury whilst participating in any golfing activity.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- 12 months maximum payment.
- No payment for the first 4 weeks of incapacity.

INVOLUNTARY REDUNDANCY

FEATURES AND BENEFITS

Reimbursement of irrecoverable annual golf club fees in the event of your involuntary redundancy.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Maximum payment of £1,000 over a period of 12 months.
- 6 months if on a Government Training Scheme.

DENTAL TREATMENT

FEATURES AND BENEFITS

Cover for accidental bodily injury whilst participating in any golfing activity resulting in you requiring dental treatment.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Maximum amount payable is £500.
- First £25 of a claim.
- Cover only applies in the United Kingdom unless European or Worldwide cover is selected.

FOR AN ADDITIONAL PREMIUM YOU MAY CHOOSE TO ADD THE FOLLOWING COVER TO YOUR POLICY (SEE PREMIUM TABLE):

GOOD NEIGHBOUR COVER

FEATURES AND BENEFITS

Insurers will make good any accidental damage to someone else's property arising from your participation in any golfing activity, irrespective of your legal responsibility.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Maximum amount payable for any single event is £25,000.
- Claims less than £25.
- Damage to any property you have borrowed or is in your custody or control.

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EUROPE

FEATURES AND BENEFITS

Cover is extended to include anywhere in the Continent of Europe including the coastal areas of Morocco, Algeria, Tunisia, the Canary Islands, Madeira and the Mediterranean Islands.

WORLDWIDE

FEATURES AND BENEFITS

Cover is extended to anywhere in the world including Europe.

HIRING OF GOLF EQUIPMENT OVERSEAS

FEATURES AND BENEFITS

Insurers will pay the cost of hiring golf equipment whilst overseas in the event of loss of or accidental damage to your own equipment. This cover is included automatically when Europe or Worldwide cover is selected.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Maximum amount payable is £300.
- First £25 of a claim.

GENERAL CONDITIONS AND EXCLUSIONS

THE FOLLOWING APPLY TO THE POLICY AS A WHOLE REGARDLESS OF THE SPECIFIC COVER YOU HAVE SELECTED. FOR FULL DETAILS OF THESE AND OTHER EXCLUSIONS AND LIMITS, PLEASE READ THE POLICY DOCUMENT.

GENERAL CONDITIONS AND EXCLUSIONS

- No cover is provided for wear and tear, maintenance or anything that happens gradually.
- Any consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military or usurped power or confiscation and any act of terrorism.
- Claims of whatever nature directly or indirectly caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from waste from the combustion of nuclear fuel.
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.
- Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- All losses or claims occurring outside the UK unless the European or Worldwide extension is selected.

EXCESSES AND LIMITS

Your policy may be subject to an excess, which is the amount you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown in your policy documentation.

RIDE-ON GOLF BUGGY

Comprehensive cover for golf buggies can be arranged under a separate policy. Please contact Carrick Neill for full details.

APPLICATION FORM

Mr/Mrs/Miss/Other: _____

Surname: _____

First Names (Initials): _____

Golf Club: _____

Home Address: _____

Postcode: _____

Telephone Number: _____

e-mail: _____

Name(s) of additional applicants. Children must be resident with the Insured and in full-time education.

Spouse/Partner _____

Child: _____

Child: _____

PREMIUM TABLE

Please circle cover required and enter premiums in the right hand columns.

	Golf Equipment Cover					Optional Cover			Premium
	£500	£1,000	£1,500	£2,000	£2,500	Good Neighbour Cover	European Extension	Worldwide Extension	
Insured	£20	£30	£40	£48	£55	£5	£5	£10	
Spouse	£15	£20	£25	£30	£35	£5	£5	£10	
Child	£15	£20	£25	£30	£35	£5	£5	£10	
Child	£15	£20	£25	£30	£35	£5	£5	£10	
Total Premium									
PLUS Insurance Premium Tax at 5%									
Policy Fee									£5
TOTAL AMOUNT DUE									

