

## GOLFERS POLICY

The Golfers Policy is exclusively endorsed by the Scottish 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.

### 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.

### 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	
<b>Total Premium</b>									
<b>PLUS Insurance Premium Tax at 5%</b>									
<b>Policy Fee</b>									£5
<b>TOTAL AMOUNT DUE</b>									

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**HOW WOULD YOU LIKE TO PAY?**

I enclose my cheque for £ \_\_\_\_\_ payable to Carrick Neill & Co. Limited

Or, please debit my card with £ \_\_\_\_\_

Signed \_\_\_\_\_

Card Number

Expiry Date    Start Date    Issue Number  
 /      /    

Mastercard    Visa    Maestro    Delta  
           

Cover commences from the day we receive your application form with the total amount due unless you specify a later date here

/  /

The schedule and policy booklet will be sent to you by return.



**Please return to:**  
**Carrick Neill**  
**49 Manor Place**  
**Edinburgh**  
**EH3 7EG**  
**Tel: 0131 225 7777**  
**Fax: 0131 220 1016**



**IMPORTANT INFORMATION**

**YOUR RIGHT TO CANCEL THE POLICY**  
 If having examined your policy documentation you decide not to proceed with the insurance, you may cancel it within the first 30 days under the terms of your policy. You also have a statutory right to cancel the policy within 14 days starting on the day you receive the policy documentation. To cancel, please write to Carrick Neill, 49 Manor Place, Edinburgh EH3 7EG or call the number shown on your policy schedule. On receipt of your notice, we will refund any premiums already paid, except where you have already made a claim under your policy.

**CLAIMS**  
 Should you wish to claim under your Golfers Policy you should call the Claims Helpline on 0131 225 7777 as soon as possible. You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy.

**COMPLAINTS**  
 We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the Chairman, Carrick Neill & Co. Limited or the manager of Royal & Sun Alliance Insurance plc at the address shown on your quotation or schedule, as appropriate. They will tell you what they will do to resolve your concerns and how long it will take. In the unlikely event that you remain dissatisfied and wish to make a complaint please contact us at the address below. If the Customer Relations Officer cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address below. If you make a complaint, your right to legal action against us is not affected.

**GOLFERS INSURANCE**  
 Customer Relations Manager, Royal & Sun Alliance, Bowling Mill, Dean Clough Industrial Park, Halifax HX3 5WA

**FINANCIAL OMBUDSMAN SERVICE**  
 Insurance Division, The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

**COMPENSATION**  
 Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained from us or the Financial Services Compensation Scheme.

**OTHER IMPORTANT INFORMATION**

**PREMIUMS AND PAYMENTS**  
 Premiums exclude Insurance Premium Tax • You pay for your policy annually  
 • Premiums may be paid by credit/debit card or by cheque.

**RENEWING YOUR POLICY**  
 • At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover, please tell us before the renewal date. You must submit a further payment by credit/debit card or cheque if you wish to renew the policy • You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" above.

**TERMINATION OF CONTRACT**  
 • You may cancel the contract by notifying us in writing. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance • We may cancel this policy by giving you at least 14 days' notice at your last known address. If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance, providing no claims have been made during the current period of insurance.

**THE LAW AND LANGUAGE APPLICABLE TO THE POLICY**  
 • Both you and we can choose the law that will apply to this policy. The policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live • The language used in this policy and any communications relating to it will be English.

**ROYAL & SUNALLIANCE**  
 Golfers Policy is underwritten by Royal & Sun Alliance Insurance plc, which is authorised and regulated by the Financial Services Authority as an insurance company, and to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised and regulated by the Financial Services Authority. For your protection, telephone calls will be recorded and may be monitored.



ADMINISTERED BY  
  
**CARRICK NEILL**  
 Carrick Neill & Co. Limited Registered in Scotland No. 152257  
 Authorised and regulated by the Financial Services Authority

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[www.golferspolicy.co.uk](http://www.golferspolicy.co.uk)

UNDERWRITTEN BY  
  
**ROYAL & SUNALLIANCE**