

# Golf Insurance

## Insurance Product Information Document

Company: UK General Insurance Ltd

Product: Your Golf Cover

UK General Insurance Ltd is Authorised and regulated by the Financial Conduct Authority. Registration Number 310101.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

This policy will cover the cost of theft and accidental damage to your golfing equipment and provide cover for Personal Accident and Liability while playing Golf.



#### What is insured?

- ✓ Golfing equipment
- ✓ Personal liability
- ✓ Personal accident
- ✓ Golf club membership fees
- ✓ Accidental damage
- ✓ Personal effects
- ✓ Hole in one
- ✓ Golf equipment hire
- ✓ Tournament entry fees



#### What is not insured?

- ✗ The policy excess
- ✗ Theft where items are left unattended
- ✗ Theft where hired out by you to another person unless you are in attendance
- ✗ Personal effects left in unattended golf bags
- ✗ Wear and tear
- ✗ Marring, scratching, denting, corrosion, rust, change in temperature, dampness, dryness
- ✗ The matching of any undamaged parts of set or collection
- ✗ Any liability if you are a professional golfer.
- ✗ Any liability in connection with your trade, profession or business



#### Are there any restrictions on cover?

- ! Theft from a locked room, cupboard or confined fully locked boot is not covered unless access is by forcible and violent entry
- ! An amount will be deducted in line with depreciated in respect of clothing
- ! Maximum of 12 months membership fees
- ! Hole in one must be scored on a recognised course in competition and be signed and validated by the golf club or course secretary
- ! Proof of ownership must be provided for any golfing equipment claimed for
- ! Any individual item of golfing equipment with a value exceeding £2,500 unless shown on your schedule
- ! The maximum amount for any consumable items is £100



## Where am I covered?

- ✓ Your policy will cover your golf equipment within the UK, the Channel Islands or the Isle of Man during the period of cover. We will also cover your golf equipment for up to a maximum of 90 days either in Europe or Worldwide if the appropriate premium is paid, in any one period of cover. However please note that all claims administration, repairs and/or replacement will take place in the UK, the Channel Islands or the Isle of Man only.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

You can pay your premium as a one-off payment. Payment can be made directly to Your Golf Cover.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

## Important Information

### COMPLAINTS

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you can call, email or write to us;

#### Complaints regarding the SALE OF THE POLICY

**In the first instance please contact Your Golf Cover who arranged the Insurance on your behalf.**

- By writing to the Chief Customer Officer, Your Golf Cover, 25 Christopher Street, Ground Floor, London, EC2A 2BS
- By emailing the Chief Customer Officer at [support@yourgolfcover.com](mailto:support@yourgolfcover.com)
- By telephoning 020 3984 7788

**If they are unable to resolve your complaint before the end of the third working day they will pass it to:**

Customer Relations Department

UK General Insurance Group Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ

Tel: 0345 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

#### Complaints regarding CLAIMS

If your complaint is about the handling of a personal injury claim, please contact:

Langleys Solicitors LLP, Queens House, Micklegate, York, YO1 6WG

Tel: 01904 686790

Email: [ukg@langleysclaimservices.com](mailto:ukg@langleysclaimservices.com)

For complaints about the handling of any other claim please contact:

Direct Group Ltd, Customer Relations, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL

Tel: 0344 854 2072

Email: [customer.relations@directgroup.co.uk](mailto:customer.relations@directgroup.co.uk)

**On all correspondence please tell us you are insured by UK General Insurance Limited and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.**

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees.

You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer.

#### What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).