

## Introduction

This is a summary of the E&L® Golf Insurance policy, it details all the sections of cover available, however, some sections may not apply to your chosen plan. Details of your plan type, level of claimable benefits and sections of cover can be found in the Policy Schedule / Advance Notice, their terms and conditions contained in the Policy Wording.

The policy provides cover anywhere within Great Britain, the Isle of Man, the Channel Islands or the European Union together with up to 120 days insurance anywhere in the world, as specified in the Schedule.

**This Summary is a synopsis of cover, You must always read your Policy Schedule and Policy Wording fully.**

## IMPORTANT DEFINITIONS:-

**Golfing Equipment** - the individual golf clubs, golf bags, golf shoes and umbrellas, waterproof clothing, golf trolleys listed in the Golf Insured Items List and any unspecified single item with a value of less than £50, owned by You and used exclusively by You for the playing or practising of golf.

**Golfing Venue** - where golf is played or practised and is provided by a private member's club or public or municipal facility.

**Home** - Your place of residence but does not include garages or outhouses which are not attached to or form part of your home, or sheds, or any other structures within the boundaries of the property.

Please note **you** are obliged to inform **us** of any material fact that affects the risks **we** insure. If **you** are in any doubt whether a fact is material, **you** should disclose it.

## Significant Features and Benefits

### Section 1 - Golfing Equipment

Up to the amount specified in the Schedule or market value (whichever is less) for the theft, accidental loss of or damage to, your Golfing Equipment whilst at Home, at a Golfing Venue or in direct transit to and from a Golfing Venue or in an Unattended vehicle

Up to £500 (with a single item limit of £100) for the theft or damage by fire of Your personal effects whilst in the clubhouse, pro-shop or caddie-master's hut at a Golfing Venue.

## Significant or Unusual Exclusions and Limitations

### Exclusions Applicable whilst at Home

- Theft, attempted theft, loss of or damage to Your Golfing Equipment whilst in locked garages or outhouses which are not part of your Home, or from sheds, or any other similar structures within the boundaries of Your property.
- Loss or damage where Your Home is left Unattended or Unoccupied for a period in excess of 21 days.

### Exclusions Applicable whilst at a Golfing Venue or in Direct Transit

- Any theft, attempted theft, loss of or damage to your Golfing Equipment whilst:-
- at a Golfing Venue that is not reported to the Club Secretary immediately and a written report obtained.
- in a Golfing Venue locker without visible evidence of forcible and violent entry to the locker.

### Exclusions whilst in an Unattended Vehicle

- Loss or damage of any kind between midnight and 7am unless the Unattended vehicle is in a locked garage.
- Theft, attempted theft, loss of or damage to your Golfing Equipment whilst in :-
- A taxi, van or similar vehicle, commercial vehicle or vehicle used as such, caravan (static or mobile), mobile homes or vehicles converted for this purpose.
- A vehicle unless all points of access including sunroof are shut and securely locked, keys removed and alarm (where appropriate) operational.
- A motor vehicle UNLESS the Golfing Equipment is placed in a locked boot or concealed under a parcel shelf or manufacturers internal fitted cover.
- A convertible soft-top vehicle UNLESS the Golfing Equipment is placed in a compartment which can only be opened by unlocking the boot lid and not by any other means, i.e. via the rear seats.
- A luggage container fitted to the exterior of the vehicle.
- A vehicle which is not taxed, insured or having a current MOT (if required).

### Exclusions Applicable to Your Personal Effects

- Any items left in Unattended golf bags.
- Computers, cameras, camcorders, notes, coins and currency, cheques, credit cards, stamps, securities and documents in any form, keys, mobile phones and accessories, jewellery, articles of precious metals, stones, fur, watches, spectacles or contact lenses and property more specifically insured elsewhere.

### Other exclusions applying to section 1

- Any item of Golfing Equipment not specified in the Golf Insured Items List of your policy documentation.
- Any theft, attempted theft, loss of or damage to your Golfing Equipment that does not have visible evidence of forcible and violent entry.
- Any theft, attempted theft or loss not reported immediately to the Police and a crime reference number obtained.
- Golf balls and golf tees.
- Golfing Equipment damaged during use.
- Golf Buggies.
- Batteries (for electric golf trolleys).

### Section 2 - Public Liability

Up to the amount specified in the Schedule in respect of: Amounts You become legally liable to pay and/or Costs and expenses of defending litigation incurred with Our written consent for claims made against You for death or bodily injury or loss or damage to property arising from one event or all events of a series consequent on one original cause happening during the Period of Insurance and caused by or through You playing or practising golf at a Golfing Venue.

### Exclusions applying to section 2

- Death or bodily injury to / loss or damage to property, owned held in trust, in the charge of or under the control of:-
- You, any person using the Golfing Equipment with your permission or consent, any member of your immediate family, your agent or licensee, save for any person temporarily employed as a caddy any person in the course of their employment or under a contract of service or apprenticeship with You, guest, employer or any person with whom You have a contractual relationship.
- Loss arising out of the ownership, possession, use or operation of mechanically propelled driven vehicles, by You or anyone acting on your behalf.

### Section 3 - Personal Accident

Up to the amount specified in the Schedule if You suffer bodily injury resulting solely and directly from accidental, visible, violent and external means whilst playing or practising golf at a Golfing Venue AND such injury shall, within 12 months, be the sole cause of death, total permanent loss of sight in both eyes or deafness in both ears. Loss of One or more Limbs or total permanent disablement preventing You from engaging in any gainful business or occupation of any kind and will continue for the rest of your life.

### Section 3 - Temporary Disablement

Up to the amount specified in the Schedule if You suffer bodily injury resulting solely and directly from accidental, visible, violent and external means whilst playing or practising golf at a Golfing Venue AND such injury shall be the sole cause of temporary disablement preventing You from engaging in gainful business of any kind.

### Section 5 - Dental Cover

Up to the amount specified in the Schedule for emergency dental treatment if You suffer an injury to your teeth resulting solely and directly from accidental, visible, violent and external means whilst playing or practising golf at a Golfing Venue.

### Section 6 - Club Membership Fees

Up to the amount specified in the Schedule for the payment of annual club membership fees paid or contracted to be paid by You in the event You are unable to play or practise golf for more than 49 days as a result of an illness or accidental bodily injury sustained solely and directly from accidental, visible, violent and external means whilst playing or practising golf at a Golfing Venue.

### Section 7 - Accidental Damage to Property

Up to the amount specified in the Schedule in respect of accidental damage to property struck by a golf ball hit by You whilst playing or practising golf at a Golfing Venue.

### Section 8 - Hole-in-One

Up to the amount specified in the Schedule for the customary round of drinks purchased by You, immediately following a hole-in-one during a competition round at a Golfing Venue.

### Section 9 - Equipment Hire

Up to the amount specified in the Schedule for the hiring of replacement equipment following the theft, accidental loss of or damage to, your Golfing Equipment.

### Section 10 - Entry Fees

Up to the amount specified in the Schedule for the payment of non-refundable tournament entry fees paid or contracted to be paid by You in the event You are unable to play in the tournament as a result of illness or accidental bodily injury sustained solely and directly from accidental, visible, violent and external means whilst playing or practising golf at a Golfing Venue.

### Exclusions applying to sections 3 - 4

- Bodily injury that happens whilst under the influence of alcohol or drugs.
- Bodily injury or illness arising from, or aggravated by, a Pre-Existing illness or medical condition.
- Any act of deliberate self-inflicted injury or suicide.
- Any result of pregnancy, childbirth, physical defect, infirmity or existing medical condition, unless We have been told about it and have accepted it in writing.
- Loss arising out of the ownership, possession, use or operation of mechanically propelled driven vehicles, by You or anyone acting on your behalf.
- Loss if You do not obtain the care of a suitably qualified medical practitioner as soon as possible.
- Any person over the age of 75 as at the date bodily injury is sustained.

### Exclusions applying to section 5

- Emergency treatment which did not commence within 7 days of the date of the dental injury.

### Exclusions applying to section 6

- The proportion of joint membership fees which do not relate directly to You.
- Any person over the age of 75 as at the date of the bodily injury or the date upon which the illness first showed Clinical Signs.
- Bodily injury or illness arising from, or aggravated by, a Pre-Existing illness or medical condition.
- Any annual club membership fees reimbursed to You either in whole or in part from another source.
- Payment beyond 12 months from the date of the bodily injury or the date upon which the illness first showed Clinical Signs.

### Exclusions applying to section 7

- Any incident not reported to the Club Secretary within 7 days of occurrence.
- Loss or damage to property owned, held in trust, in the charge of or under the control of You or your Immediate Family.
- Loss or damage to property owned, held in trust, in the charge of or under the control of the Golfing Venue.

### Exclusions applying to section 8

- Any claim for which the following is not provided:-
- A certified copy of Your score card countersigned by the Official Scorer and Your opponent; AND
- A letter from the Club Secretary confirming the date and name of the competition; AND
- A dated Golfing Venue bar receipt.

### Exclusions applying to section 9

### Exclusions applying to section 10

- Any person over the age of 75 as at the date of the bodily injury or the date upon which the illness first showed Clinical Signs.
- Bodily injury or illness arising from, or aggravated by, a Pre-Existing illness or medical condition.
- Any tournament fees reimbursed to You either in whole or in part from another source.

### General Conditions

- You must not misstate or omit or conceal a material fact from the proposal for this policy or when renewing or claiming against it otherwise the policy is void and We will not return the premium.

### General Exclusions

- Any loss, damage, death, bodily injury or liability as a result of You taking part in dangerous sporting activities, unless We have been given prior notification and accepted the same in writing.
- Loss or damage that cannot be identified as occurring within a defined 24-hour period.
- An excess is applicable on most sections of cover and varies dependent on your plan type. (Please see policy schedule for full details).
- We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by Influenza or any derivation or variant thereof.

## How long the insurance lasts (the term)

Policy term is as agreed and stipulated in the policy schedule and is one of the following:

Yearly policy - Runs for 365 days from the commencement date shown on the policy schedule. This type of policy automatically renews annually. Lunar Monthly - Runs for and premiums are collected on, equal periods of 28 days. This type of policy automatically renews every 28 days. Calendar Monthly - Runs for and premiums are collected on a calendar month basis. This type of policy automatically renews every calendar month. Automatic renewal is subject to receipt of premium.

## Policy alteration & cancellation rights

### Policy Alteration & Duplicate Documents

If you wish to make a change to your policy after the first 14 days of policy inception, a £10 administration fee applies to any amendments made. Any increase or improvement in cover will be subject to a 14 day deferment period.

Should you request additional copies of your policy documentation to be issued by post, there will be a £10 "replacement documents" charge in respect of this.

### Cancellation Rights

You can cancel at any time.

If you cancel within the first 14 days of policy inception, and no claim has been made, you will receive a full refund of any premium paid. If you have a monthly policy, cover will be cancelled with effect from the date your next policy premium is due.

If you have an annual policy and have not made a claim, a return of premium will be issued in accordance with our cancellation rates, as follows:

Time on risk	Percentage of premium returned	Time on risk	Percentage of premium returned
One month	80% less £10	Six months	30% less £10
Two months	70% less £10	Seven months	25% less £10
Three months	60% less £10	Eight months	20% less £10
Four months	50% less £10	Over nine months	Nil
Five months	40% less £10		

If you have made a claim, you will not be entitled to any refund.

We may cancel this insurance at any time, in which case, we will return the premiums paid, in accordance with the above table. Our liability then ceases immediately but without affecting your or our rights under the policy up to the cancellation date. Notice will be treated as sufficiently given if posted to your last known address. Following the cancellation charge, no refund will be made of any amount equal to or less than £25.

Should you wish to alter your policy or cancel it please contact our office. This can be done in writing at the address noted below, by phone on 03300 243 360, fax 03300 242 971 or by emailing [policyadmin@eandl.co.uk](mailto:policyadmin@eandl.co.uk). For alterations and cancellation at renewal please write to the address noted below, telephone 03300 243 360, fax 03300 242 971 or email [renewals@eandl.co.uk](mailto:renewals@eandl.co.uk). If you have not received an acknowledgement from us within 14 days of sending details, you must post the details by recorded delivery.

If you wish to appeal against any decision regarding the administration of your policy (new business, mid-term or renewal), please write to the Customer Contact Manager. If you wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

## How to make a claim on your policy

On discovering any accident, illness, loss, destruction or damage giving rise to a claim under the policy, you must give full details as soon as possible to our head office. This can be done in writing at the address noted below, by phone on 03300 243 438, fax 03300 242 971 or by emailing [claims@eandl.co.uk](mailto:claims@eandl.co.uk). If you have not received an acknowledgement from us within 14 days of sending details, you must post the details by recorded delivery. You must co-operate fully and truthfully to give us any information we may need.

If you wish to appeal against a decision made regarding your claim (including the assessment or the outcome), please write to the Claims Manager. If you wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

## Complaint Handling Procedure (your legal rights remain unaffected)

If you are unhappy with any aspect of our service and wish to make a formal complaint, please put your complaint in writing and address your complaint to the General Manager. We will issue a response within 8 weeks from the date we receive your complaint.

All correspondence should be addressed to The Equine and Livestock Insurance Company Limited, Thorpe Underwood Hall, Ouseburn, York YO26 9SS.

If you do not receive satisfaction through our internal complaints handling procedure, you may refer your complaint to 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), website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)) within 6 months of the date of the General Manager's response.

## Details about our Regulators

Entertainment & Leisure Insurance Services Ltd. is an appointed representative of The Equine and Livestock Insurance Company Limited, Thorpe Underwood Hall, Ouseburn, York, YO26 9SS which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Equine and Livestock Insurance Company Limited's Financial Services Register Number is 202748.

You can check this on the *Financial Services Register* by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768.

## Financial Services Compensation Scheme (FSCS)

Under the Financial Services and Markets Act 2000, should this firm be unable to meet all its liabilities to the policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk).

## The Equine and Livestock Insurance Company Limited Postal address

The Equine and Livestock Insurance Company Limited, Registered in the UK. Reg. Office: Thorpe Underwood Hall, Ouseburn, York YO26 9SS.

This scheme is underwritten by The Equine and Livestock Insurance Company Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority no. 202748.