

# Golf Insurance

## Insurance Product Information Document

Underwritten By: XL Insurance Company SE



Product: Golfplan

This document is 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 Golf Insurance provides cover for golfers (as named on the policy) and their golf equipment.



#### What is insured?

- ✓ **Golfing Equipment** - Covers the cost of restoring, repairing or replacing your equipment following accidental loss, damage or theft.
- ✓ **Personal Possessions** - Pays the cost of restoring, repairing or replacing your personal possessions following accidental loss, damage or theft.
- ✓ **Personal Liability** - Covers your legal liability should you cause injury or damage to a third party or their property caused whilst playing golf.
- ✓ **Third Party Property Damage** - Covers non-negligent loss or damage to others property caused whilst playing golf.
- ✓ **Personal Accident** - Pays a lump sum should you suffer an accident resulting in death or permanent injury whilst playing golf or attending a golfing event.
- ✓ **Hospitalisation** - A daily payment if you are admitted to hospital as a result of a golfing injury.
- ✓ **Loss of Tournament Fees** - Pays compensation for the non-refundable portion of tournament entry fees due to sickness or injury.
- ✓ **Dental Treatment** - Covers you for dental expenses that you incur as a result of an accident whilst shooting or attending a shooting event.
- ✓ **Loss of Club Subscriptions** - Pays compensation for the irrecoverable portion of your club membership should you be unable to play golf due to sickness, injury or unemployment.
- ✓ **Hole-In-One** - Covers your bar bill if you achieve a hole-in-one whilst playing in a medal or club competition.



#### What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Any claims outside the Operative Time.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ Bodily injury to any employees or member of your immediate family.
- ✗ Theft from an unattended vehicle which is parked outside or in close proximity to residence or work.
- ✗ Theft from a vehicle between the hours of 10pm and 8am.
- ✗ Theft when golf equipment is left unattended in the open other than in the course of playing golf.
- ✗ Hole in one's not achieved during an 18 hole medal or club competition.



#### Are there any restrictions on cover?

- ! Cover is only available to residents of the Czech Republic.
- ! Equipment stolen from a vehicle unless locked in a boot or covered luggage area with and evidence of forced entry which is verified by a policy report.
- ! Your policy may contain a limit on the age of the insured persons and certain levels of cover may be restricted according to their age.
- ! There are General Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.



## Where am I covered?

- ✓ This cover applies worldwide.



## What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.



## When and how do I pay?

You will need to pay your policy premium in full or as otherwise agreed in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.



## When does the cover start and end?

Your policy provides cover during the period shown on your insurance schedule.



## How do I cancel the contract?

You are entitled to cancel the policy within 14 days of purchase or the day on which you receive your policy documentation, whichever is later. Should you wish to cancel your policy please refer to the Policy Wording or call us on **224 235 210** or email [golfplan@golfplan.cz](mailto:golfplan@golfplan.cz) full details of the cancellation policy are in the Terms and Conditions.