

Golf Insurance



Insurance Product Information Document

Company: Thistle Insurance Services Limited Product: Golfshield

Golfshield is a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority FRN 310419. Lloyd's Broker. Registered in England under No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance policy provides cover for golfers and golfing equipment.



What is insured?

- ✓ Theft and Accidental Damage cover to your golfing equipment
- ✓ In-vehicle cover
- ✓ Up to £2,500 accidental damage to third party property
- ✓ Up to £500 hole in one cover
- ✓ Up to £1500 club membership fees cover
- ✓ £2m Public Liability cover
- ✓ Up to £50,000 Personal Accident cover



What is not insured?

- ✗ The first £100 of any claim
- ✗ £500 Excess for public liability property damage claims
- ✗ Any depreciation of specialist golf clothing over 12 months old
- ✗ Any claim where evidence of ownership of the property insured has not been provided
- ✗ Any public liability or personal accident claims for those aged Under 16 and /or not arising out of the use or ownership of golf equipment
- ✗ Permanent total disablement cover if you are aged over 65



Are there any restrictions in cover?

- ! Theft from the insured location, vehicle or storage location unless involving forcible and/or violent entry
- ! Theft when the golf equipment is unattended
- ! Hole-in-one claims apply during any organised golf tournament on a recognised golf course
- ! Club membership fees covered for those aged up to 75 years of age
- ! Club membership fees does not cover pre-existing conditions and/or membership fees yet to be paid



Where am I covered?

✓ Cover applies anywhere in the United Kingdom and up to 180 days Worldwide.



What are my obligations?

You must provide us with honest, accurate and complete information and inform us, without delay, of any changes in your circumstances. Failure to do so may invalidate your cover. In the event of a claim, you must notify us as soon as possible.



When and how do I pay?

You can pay your premium with a one-off payment or in monthly instalments.



When does the cover start and end?

Your cover will take effect on the date stated in your policy schedule. Your Insurance contract will last for 12 months unless your policy is cancelled prior to this date.



How do I cancel the contract?

If you decide that, for any reason, this policy does not meet your insurance needs then please tell us within 14 days of issue. On the condition that no claims have been made or are pending, we will then refund your premium in full. Thereafter, you may terminate this insurance at any time. If you cancel the policy prior to the renewal date, you will receive a pro rata return of premium provided that no claim has been made or is pending during the current Period of Insurance. You can contact us on 0345 873 3867.