

Golfshield

Your Document

– Summary of Cover

POLICY SUMMARY

Golfshield

keyfacts®

Some important facts about **Your** insurance are summarised below. This summary does not describe all the terms and conditions of **Your** policy so please take time to read the Policy Wording to make sure **You** understand the cover it provides. It is essential that **You** review the cover periodically to ensure it provides **You** with the cover that **You** need and that **You** notify **Us** of any changes to **Your** policy or cover requirements straight away.

Who We are

Golfshield is a registered trading style of Thistle Insurance Services Limited, underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE.

Duration

This insurance will remain in force for 12 months from the date of commencement (or as otherwise shown on **Your** Insurance Schedule) and for any period for which **You** renew the policy, as long as **You** continue to pay **Your** premium.

How to get further help

We have tried to make this document easy to understand, but if **You** have any questions please call Thistle Insurance Services on **0345 873 3867** or write to **Us** at the address shown in Section 9.

How to make a claim

If **You** have to make a claim please call Thistle Insurance Services on **0345 873 3867** as soon as possible to tell **Us** about it. **You** can also refer to Section 5 of the Policy Wording for further details.

Cancellation Right

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**.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **Period of Insurance** a premium refund may not be given. If **You** are paying **Your** premium by monthly instalments and a claim is made, pending or likely, **You** will be required to continue with these until the premium is paid in full.

For further details on **Your** cancellation rights, please refer to Section 4 of the Policy Wording.

How Your Insurance works and who it is suitable for

Golfshield is suitable for amateur and semi-professional golfers wishing to insure against theft and accidental damage to their equipment and liabilities that may arise through its ownership and use.

You need to be aware that the Policy Wording is subject to certain exclusions and conditions. It is therefore essential that **You** understand what is covered and what is not and any security requirements and conditions **You** need to comply with.

For simplicity, **We** use keywords or phrases which are shown in the Definitions section at the beginning of the Policy Wording. They have the same meaning whenever they appear and will always be shown in **Bold Italics**.

What to do if **You** have a complaint

It is **Our** intention to give **You** the best possible service but if **You** do have a complaint about this insurance or the handling of a claim **You** should follow the Complaints Procedure below:

If **Your** complaint is about the sale of **Your** policy, please

email: golfshield@thistleinsurance.co.uk

call: 0345 873 3867

or write to:

**Golfshield,
Thistle Insurance Services Limited,
Southgate House,
Southgate Street,
Gloucester,
GL1 1UB.**

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited

If **Your** complaint is about a claim, please

email: guardclaims@thistleinsurance.co.uk

call: 0333 004 1999

or write to:

**Claims,
Thistle Insurance Services Limited,
Southgate House,
Southgate Street,
Gloucester,
GL1 1UB.**

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited

If **Your** complaint is about a claim and it cannot be resolved by the end of the third working day it will be passed to:

**Customer Relations Department,
UK General Insurance Limited,
Cast House,
Old Mill Business Park,
Gibraltar Island Road,
Leeds,
LS10 1RJ**

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement about either the sale of **Your** policy or a claim, **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 less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

**The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.**

Tel: 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

Full details are available in Section 6 of **Your** Policy Wording.

Compensation scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Great Lakes Insurance SE 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

1. Summary of the cover automatically included within *Your* policy

Cover applies in the **United Kingdom** and up to 180 days worldwide during any **Period of Insurance** and is subject to specific limits and excesses. Please refer to **Your** Insurance Schedule for full details.

The General Exclusions and Conditions which apply to **Your** Insurance are shown in Sections 3 and 4 of **Your** Policy Wording.

1a. *Golf Equipment* (Sections 2.1 and 2.2 in *Your* Policy Wording)

This section provides cover for **Golf Equipment** against theft and accidental damage.

Significant Exclusions

- Any claim under £100
- Any claim when the **Golf Equipment** is left **Unattended**
- Theft from a locked room or locked cupboard or **Locked Luggage Compartment** unless by **Forcible and/or Violent Entry**
- Theft from any building at the **Insured Location** which is not of brick or stone built construction with a tiled or multi-layer roof
- Any claim when accidental damage is sustained in transit or in any vehicle accompanied by **You** unless the golf clubs are securely packaged in a purpose designed golf bag

1b. *Accidental Damage to Third Party Property* (Section 2.3 in *Your* Policy Wording)

This section provides cover for damage caused to third party property by a golf ball struck by **You** whilst playing or practising golf at any recognised golf course or driving range.

Significant Exclusions

- Minimum claim amount £100
- More than one claim in any one **Period of Insurance**

1c. *Hole-in-One Cover* (Section 2.4 in *Your* Policy Wording)

This section provides cover towards the cost of reimbursement of a round of drinks in the event of completion by **You** of any **Hole-in-One** stroke, during any organised competition or tournament on any hole on a recognised golf course, up to the maximum **Value** of £500 in any one **Period of Insurance**.

Significant Exclusions

- Any costs where receipts are not provided
- Any claim over £500 in any one **Period of Insurance**

1d. *Personal Accident* (Section 2.5 in *Your* Policy Wording)

This section provides cover if **You** are involved in an accident whilst **You** are using an item of **Golf Equipment** or golfing related equipment which causes **Bodily Injury** which results in either **Your** death, **Loss of Limb**, **Loss of Sight** or **Permanent Total Disablement**.

Significant Exclusions

- Any claim if **You** are under 16 years old
- Any claim for **Permanent Total Disablement** if **You** are over 65 years old

1e. Liability to the Public (Section 2.6 in *Your Policy Wording*)

This section provides cover if **You** become legally liable to pay for accidental **Bodily Injury**, death, illness or accidental damage to any person or accidental damage to third party property which arises from **Your** use of or ownership of golfing equipment.

Significant Exclusions

- Any claim if **You** are under 16 years old
- The first £500 of any claim due to damage to third party property

1f. Reimbursement of Club Membership Fees (Section 2.7 in *Your Policy Wording*)

This section provides cover for the reimbursement of annual club membership fees, if **You** are unable to play golf due to accident or sickness.

Significant Exclusions

- Any claim if **You** are over 75 years old
- Any claim for an accident or illness arising as a result of a **Pre-existing** medical condition

2. General policy exclusions

- Any individual item of **Golf Equipment** with a **Value** over £7,000 unless **We** have agreed cover and included the item on **Your** Insurance Schedule and specified any applicable **Endorsement**
- Claims arising out of or in connection with the activities of a **Professional Golfer**
- Any consumable items such as golf balls, tees, golf club grips, shoe spikes, ball markers, ball cleaners, pitch mark repairers, score card holders, golf gloves or medals, in excess of a total **Value** of £100

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