

Golfshield

Your Document

– Policy Wording

POLICY WORDING

Golfshield

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.

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 3869** as soon as possible to tell **Us** about it. **You** can also refer to Section 5 of the Policy Wording for further details.

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** are aware of 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 and these are listed in alphabetical order. They have the same meaning whenever they appear and will always be shown in **Bold Italics**.

Please notify **Us** of any change in **Your** circumstances. Failure to do so may invalidate **Your** cover.

To help **You** understand the cover provided **We** have laid out Section 2 under the following headings:

- **What is Covered** – This text gives information about the cover provided
- **What is Not Covered** – This text draws **Your** attention to what is not covered

In addition **You** should also read the General Exclusions and Conditions which appear in Sections 3 & 4.

Your Policy Wording should be read in conjunction with **Your** Insurance Schedule, and Disclosure document as together they form the basis of **Your** insurance contract.

Cancellation Rights

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.

Signed on Behalf of UK General Insurance Limited



Karen Beales
Technical Director
UK General Insurance Limited

Section 1 – Definitions

Words shown in ***Bold Italics*** type have the same meaning wherever they appear in this policy. The words defined below are used throughout this policy. Any other definitions are shown in the section to which they apply.

- 1.1 ***Bodily Injury*** – death or identifiable physical injury.
- 1.2 ***Depreciation*** – for specialist golf clothing over 12 months old a deduction for wear and tear of 20% of the ***Sum Insured*** of the item for each year or part year from the date of manufacture.
- 1.3 ***Domiciled*** – ***You*** have been a ***United Kingdom*** resident for a minimum of 12 months at the time of inception of ***Your*** policy, ***You*** have a permanent residential address in the ***United Kingdom*** and ***You*** have not been travelling abroad continuously for more than 12 months.
- 1.4 ***Endorsement*** – any terms and conditions additional to ***Your*** insurance and specified on ***Your*** Insurance Schedule.
- 1.5 ***Evidence of Ownership*** – the original purchase receipt, showing the name and address of the seller, the date of the sale, the price paid and details of the ***Golf Equipment*** or any other evidence which demonstrates ***Your*** ownership to ***Our*** satisfaction.
- 1.6 ***Excess*** – the amount ***You*** must pay as the first part of each agreed claim as shown on ***Your*** Insurance Schedule.
- 1.7 ***Forcible and/or Violent Entry*** – entry evidenced by visible damage to the fabric of the building or vehicle at the point of entry.
- 1.8 ***Golf Equipment*** – golf bag, umbrella, clubs, trolley, GPS range finders (including batteries) and specialist golf clothing.
- 1.9 ***Hole-in-One*** – one stroke gross (i.e. exclusive of handicap) during any organised competition or tournament on any hole at a recognised golf course.
- 1.10 ***Insured Location*** – the location stated in ***Your*** Insurance Schedule where the ***Golf Equipment*** is usually kept unless specified in an ***Endorsement*** and defined as follows:
 - a brick, concrete or stone house of standard construction with a slate, tiled or multi layered roof
 - a privately accessed brick, concrete or stone outbuilding or garage with a slate, tiled, corrugated steel, asbestos or multi layered roof attached to or within the boundaries of a private house
 - a self-contained flat within a brick, concrete or stone building of standard construction with a slate, tiled or multi layered roof
 - a self-contained lockable private room in the halls of residence in which ***You*** reside
 - Cover shall be extended to any temporary residence such as a holiday cottage/home, guesthouse, hotel or like for a maximum period of 30 days at any one time during the ***Period of Insurance***. Any other address that ***You*** reside at in excess of 30 days in any one year may be covered provided ***You*** advise ***Us*** and ***We*** accept by an ***Endorsement***.
- 1.11 ***Locked Luggage Compartment*** – the locked boot or enclosed luggage compartment of a saloon, estate, or hatchback vehicle. Should the vehicle not have an enclosed boot or enclosed luggage compartment the ***Golf Equipment*** should be fully hidden from view.
- 1.12 ***Loss of Limb*** – the physical separation of a hand at or above the wrist, or of a foot at or above the ankle and shall include the total and irrecoverable loss of use of one or both hands, or feet respectively.
- 1.13 ***Loss of Sight*** – the total and irrecoverable Loss of Sight in an eye.
- 1.14 ***Period of Insurance*** – the period specified on ***Your*** Insurance Schedule.
- 1.15 ***Permanent Total Disablement*** – a disability lasting at least 12 calendar months which entirely prevents ***You*** from attending to any business or occupation of any kind and at the end of that period being beyond the hope of improvement.
- 1.16 ***Pre-existing*** – any diagnosed psychological or psychiatric disorder which ***You*** have suffered from or received treatment for in the last 12 months and any disease, illness, injury for which ***You*** are taking prescribed medication or where ***You*** consulted a hospital specialist or needed inpatient treatment within the last 12 months. Also, if ***You*** are aware of any medical condition or set of circumstances which could reasonably be expected to give rise to a claim.
- 1.17 ***Professional Golfer*** – a person who derives more than 50% of their income from playing, teaching, and coaching golf or is employed by a golf club as a club professional.
- 1.18 ***Sum Insured*** – the amount set out on ***Your*** Insurance Schedule.
- 1.19 ***Territorial Limits*** – as a ***United Kingdom*** resident ***Domiciled*** in the ***United Kingdom***, cover is applicable anywhere in the UK. Cover is extended to: Worldwide for up to 180 days during any one ***Period of Insurance***.
- 1.20 ***Terrorism*** – any loss, or damage, or cost or expense of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of Terrorism or any action taken in controlling, preventing or suppressing any acts of Terrorism or in any way relating to this.

For the purpose of this exclusion “Terrorism” means the use of biological, chemical and/or nuclear force, contamination and/or threat thereof to any person, or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public in fear.
- 1.21 ***Unattended*** – either whilst the ***Golf Equipment*** is in the open or in a public place or any other location when it is not being used or held by ***You*** or by an adult who is responsible for the safe keeping of the ***Golf Equipment*** unless it is at or in the ***Insured Location***, locked room or locked cupboard or ***Locked Luggage Compartment***.
- 1.22 ***United Kingdom*** – England, Scotland, Wales, the Channel Islands, Isle of Man and Northern Ireland.
- 1.23 ***Value*** – the usual new undiscounted replacement cost of the ***Golf Equipment*** (including VAT) from a reputable dealer as at the Commencement Date of the ***Period of Insurance***.
- 1.24 ***We/Us/Our*** – UK General Insurance Ltd on behalf of Great Lakes Insurance SE and Thistle Insurance Services Limited as the administrator.
- 1.25 ***You/Your*** – the insured person or persons named on Your Insurance Schedule who is a resident of and ***Domiciled*** in the ***United Kingdom*** being an amateur or semi-professional golfer who derives less than 50% of their income from playing, teaching or coaching golf and is not employed by a golf club as a club professional.

Section 2 – What is covered and what is not covered

The General Exclusions and Conditions which apply to **Your** insurance are shown in Sections 3 and 4.

2.1 Theft of Your Golf Equipment

What is covered

Within the **Territorial Limits**, **We** will at **Our** option, replace, or pay the cost of replacing the **Golf Equipment** with a similar article of like kind, functionality, and quality. **We** may use specialist suppliers for replacement chosen by **Us**.

What is not covered

1. Any claim under £100.
2. Theft from a locked room or locked cupboard or **Locked Luggage Compartment** unless access is by **Forcible and/or Violent Entry**.
3. Theft when the **Golf Equipment** is **Unattended**.
4. Theft by deception or by a person or persons to whom the **Golf Equipment** is entrusted.
5. **Depreciation** in respect of clothing.
6. Theft when hired out by **You** to any other person, unless **You** are in attendance.
7. Theft that cannot be explained.
8. Theft from a vehicle unless the **Golf Equipment** is in a **Locked Luggage Compartment**.
9. Theft from a vehicle which is not taxed, insured and has a valid MOT.
10. The matching of any parts of a set or collection, not the subject of theft.

2.2 Accidental Damage to Your Golf Equipment

What is covered

Within the **Territorial Limits**, **We** will at **Our** option, repair to its prior level of functionality or replace, any part, or, if beyond economic repair, replace the **Golf Equipment** with a similar article of like kind, functionality and quality. Where the **Golf Equipment** is economical to repair but the parts required are obsolete **We** will pay a cash settlement equivalent to the cost of the repair of the **Golf Equipment**. **We** may use specialist suppliers for repair or replacement chosen by **Us**.

What is not covered

1. Any claim under £100.
2. **Depreciation** in respect of clothing.
3. When accidental damage is sustained in transit unless the **Golf Equipment** is handed to a recognised transport provider, securely packaged in a purpose designed golf bag and a receipt obtained.
4. When loaned or hired out by **You** to any other person, unless **You** are in attendance.
5. Wear and tear, gradually operating causes, wet or dry rot, atmospheric or climatic conditions, frost, insect and vermin, marring, scratching, denting or any cosmetic change which does not impair the function and performance of the **Golf Equipment**, corrosion, rust, change in temperature, dampness, dryness, shrinkage, evaporation, contamination, change in colour or finish, dust, chemical action or reaction.
6. Failure to use or maintain the **Golf Equipment** in accordance with the manufacturer's instructions.
7. Faulty or defective design, materials or workmanship, or latent defect and defects in operation or where **You** have attempted a repair.
8. Any claim where the damaged **Golf Equipment** cannot be provided.
9. When the **Golf Equipment** is **Unattended**.
10. Defects in operation or any loss covered by a manufacturer's guarantee.
11. The matching of any undamaged parts of a set or collection.

2.3 Accidental Damage to Third Party Property

What is covered

Within the **Territorial Limits**, **We** will pay for accidental damage to third party property caused by a golf ball struck by **You** whilst playing or practising golf on any recognised golf course or driving range.

What is not covered

1. Minimum claim amount of £100.
2. Loss or destruction or damage to property belonging to, or in **Your** care or custody or control.
3. Any incident not reported to the golf club secretary or driving range official within 24 hours of the occurrence.
4. Damage to property belonging to the recognised golf club or driving range on which **You** are playing or practising golf.
5. More than one claim in any one **Period of Insurance**.

2.4 Hole-in-One Cover

What is covered

Within the **Territorial Limits**, **We** will pay 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**.

What is not covered

1. Any costs incurred where receipts are not provided.
2. Any **Hole-in-One** which is not scored on a recognised course in competition.
3. Any **Hole-in-One** which is not signed and validated by the golf club or course secretary.
4. Any costs incurred on any other day other than the day of the **Hole-in-One**.
5. Any claim over £500 in any one **Period of Insurance**.

2.5 Personal Accident

What is covered

Within the **Territorial Limits**, **We** will pay the amount shown below if at any time whilst **You** are using **Golf Equipment**, and are involved in an accident which shall, solely and independently of any other reason, cause such **Bodily Injury** which results in either death, **Loss of Limb**, **Loss of Sight** or **Permanent Total Disablement**. The amounts **We** will pay under this section are:

- **Loss of Limb** £25,000
- **Loss of Sight** £25,000
- **Permanent Total Disablement** £50,000
- Death £50,000

Benefit under this section shall be payable to **You** or **Your** nominees, and shall be limited to a maximum of £50,000 per person.

What is not covered

1. When **You** are under 16 years old.
2. **Permanent Total Disablement** benefit when over the age of 65.
3. Any **Pre-existing** condition.
4. Suicide, attempted suicide, intentional self-injury, deliberate exposure to exceptional danger (except in an attempt to save human life), insanity, **Your** own criminal act, and when directly or indirectly resulting from stress, trauma or psychiatric illness.
5. Any benefit when **Your** death, injury or loss does not occur within 180 days of the accident.
6. Any benefit when **You** cannot prove to **Us** that the **Permanent Total Disablement** has continued for 12 months from the date of the accident and in all probability will continue for the remainder of **Your** life.
7. More than one benefit under this section.

2.6 Public Liability

What is covered

Within the **Territorial Limits**, **We** will pay up to the maximum amount shown on **Your** Insurance Schedule which **You** become legally liable for in respect of accidental **Bodily Injury**, illness or death to any person or accidental damage to third party property which arises from **Your** use of or ownership of **Golf Equipment** providing **You** are a resident of the **United Kingdom**. The total amount payable includes reasonable defence costs and expenses incurred by **You** and agreed with **Our** written consent.

What is not covered

1. When **You** are under 16 years old.
2. An **Excess** of £500 for each and every claim arising from damage to third party property.
3. Liability arising from loss or damage to property which belongs to **You** or is in **Your** care or custody or control.
4. Where **You** are entitled to indemnity from another source.
5. When punitive, exemplary or aggravated damages are awarded against **You**.
6. Any liability for **Bodily Injury**, loss or damage
 - a. To **Your** employees other than a person who is temporarily employed as a caddy or members of **Your** family household or to their property.
 - b. Arising out of the ownership, possession, use or occupation of land or buildings.
 - c. Arising out of the ownership, possession or use of motorised vehicles other than the use of a motorised pull type golf trolley whilst in use on a golf course, yachts or motorised waterborne craft, airborne craft of any description, animals or firearms and weapons.
 - d. Arising out of or in connection with **Your** trade, profession or business, or assumed under contract.
7. Any liability if **You** are a **Professional Golfer**.

2.7 Reimbursement of Club Membership Fees

What is covered

Within the **Territorial Limits**, **We** will pay up to the amount shown in **Your** Insurance Schedule for the reimbursement of annual club membership fees if **You** are unable to play golf due to accident or sickness, up to a maximum amount of £1500 in any one **Period of Insurance**.

What is not covered

1. Fees that have yet to be paid.
2. The first 30 days of disablement.
3. Disablement lasting more than 365 days.
4. Accident or illness arising as a result of a condition for which **You** have received treatment, medication or for which **You** have attended a doctor or hospital in the last 12 months.
5. Any person over the age of 75.
6. Any **Pre-existing** condition.
7. The proportion of joint membership fees relating to someone other than **You**.
8. Accident or injury not supported by a certificate from a medical practitioner.
9. Any fees that have or can be reimbursed to **You** by the club.
10. Any mental condition including stress, anxiety or depression unless certified by a recognised consultant in the field.
11. Any claim over £1500 in any one **Period of Insurance**.

Section 3 – General Exclusions applicable to the Insurance

Your insurance does not provide cover for any accidental damage or theft or any expense or legal liability of whatsoever nature, directly or indirectly caused, contributed to by or happening through or in consequence of:

- 3.1 Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. Any direct or indirect consequence of irradiation, or contamination by nuclear material; or the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter, pressure waves from aircraft or other aerial devices travelling at supersonic speeds, wilful, self-inflicted injury or illness, suicide or an attempt to commit suicide, wilful exposure to danger (except in an attempt to save a human life), solvent abuse, being under the influence of alcohol or drugs, except those prescribed by a registered Doctor and not those drugs prescribed for drug addiction, or **You** engaging in any illegal or criminal act or intentional causes at the direction of, or with **Your** knowledge.
- 3.2 Any liability in excess of the **Sum Insured** or **Value**, whichever is the lesser.
- 3.3 Any claim where **Evidence of Ownership** of the property insured has not been provided.
- 3.4 Any additional claims costs resulting from supply of **Golf Equipment** from outside the **United Kingdom**, when items are unavailable in the **United Kingdom** or delivery is required to addresses outside the **United Kingdom**.
- 3.5 Any **Golf Equipment** with an individual or aggregate **Value** over £7,000 unless **We** have agreed cover, specified any applicable **Endorsements** and the cover is shown on **Your** Insurance Schedule.
- 3.6 Any claim arising out of golfing as **Your** occupation or profession.
- 3.7 Any act of fraud or dishonesty by **You** or anyone acting on **Your** behalf.
- 3.8 Any delay, confiscation, nationalisation or detention by customs or other government or public authority.
- 3.9 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.
- 3.10 Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

Section 4 – Conditions

4.1 Amendments

Mid-term amendments to **Your** policy, excluding changes to personal details are subject to payment of any additional cost of cover and, when made by telephone or by post, an administration charge may be applied. Amendments made via **Our** online amendment process are not subject to an administration charge. No refunds are payable for reductions in cover resulting from Mid-term amendments made to **Your** policy by **You**.

4.2 Automatic Reinstatement of Cover

In the event of a claim resulting in a total loss and subsequent replacement or cash payment, **We** will automatically reinstate cover on **Your** replacement **Golf Equipment** upon confirmation from **You** of the new property to be insured without change to the Insurance Schedule renewal date. If the **Value** of **Your** replacement **Golf Equipment** is higher than the **Sum Insured You** will be asked to pay the proportionate additional premium. Following a claim **We** reserve the right to decline cover under the terms and conditions of this policy or apply special terms.

4.3 Cancellation

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.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** known address. Valid reasons may include, but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full **You** shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

4.4 Contracts (Rights of Third Party) Act 1999

A person who is not party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but does not affect any right or remedy of a third party which exists or is available apart from that Act.

4.5 Data Sharing

Under the terms of the Memorandum of Understanding in respect of information sharing between the Police Service and the Insurance industry, **We** will ask for **Your** consent that personal data can be shared with the relevant Police Constabulary to assist in the validation of **Your** claim. Failure to give **Your** consent may prejudice **Your** claim.

4.6 Entitlement to Policy Benefits

The benefits detailed in this policy in respect of the insured are only payable to the named policyholder and any claim may only be presented by the named policyholder or **Your** family in the event of **Your** death.

4.7 False/Fraudulent Claims

If any claim made under this policy by the insured or anyone acting on behalf of the insured is fraudulent or intentionally exaggerated or if any false declaration or statement shall be made in support thereof, all benefit under this policy shall be forfeited.

We will, at **Our** discretion, terminate the policy from the date of claim, or alleged claim, or **We** will not pay the claim if:

- i) a claim the insured person has made to obtain benefit under this policy is fraudulent or intentionally exaggerated, or
- ii) a false declaration or statement is made in support of a claim.

In such circumstances, **We** will be entitled to retain the premium paid by the insured and to demand the return of any sums paid in respect of the claim.

4.8 Important Changes

The cover under **Your** Insurance is based on information **You** have given **Us** and confirmed on **Your** Insurance Schedule. **You** must tell **Us** as soon as possible if any of this information changes, as **Your** cover will be affected and may be invalidated in the event of a claim.

4.9 Consumer Insurance

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in **Your** application and to make sure that all information supplied is true and correct. **You** must tell **Us** of any changes to the answers **You** have given as soon as possible. Failure to advise **Us** of a change to **Your** answers may mean that **Your** policy is invalid and that it does not operate in the event of a claim.

4.10 Other Insurance

If at the time of any claim covered under **Your** insurance, **You** have any other insurance or guarantee which covers the same theft, accidental damage, loss, damage or personal accident, **We** will only pay a rateable share of the claim. In respect of Public Liability cover under Section 2.6 no cover is available under **Your** insurance if **You** have indemnity from any other source.

4.11 Reasonable Care

You must take care to prevent any accidental damage, theft or loss and keep **Your Golf Equipment** and the **Insured Location** in a good state of repair and condition. **You** must take care to comply with all statutory obligations and regulations imposed by any statutory, regulatory or government authority.

4.12 Subrogation

In the event that a third party is deemed liable for part or all of any claim, **We** may exercise **Our** right of subrogation. **You** shall, at **Our** request and **Our** expense, agree to and permit **Us** to do such acts and things as may be necessary or reasonably required for the purpose of exercising this right. **You** will take no action or make any agreements that may weaken or remove **Our** rights under this clause without **Our** prior written permission. **We** will pay any costs or expenses involved in exercising **Our** right of subrogation.

4.13 Under Insurance

A proportionate reduction in any claims settlement will be made should **You** under insure (i.e. the **Sum Insured You** have chosen is less than the **Value** of the **Golf Equipment**).

4.14 Several Liability

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Section 5 – Claims

On the happening of any event which may give rise to a claim:

- 5.1 **You** shall give notice, as soon as **You** become aware, to:
- the Police in respect of any theft or malicious damage and
 - Us** via submission of a claim form, available from: www.golfshield.co.uk to the
Claims Department,
Thistle Insurance Services Limited,
Southgate House,
Southgate Street,
Gloucester,
GL1 1UB
or via email to: guardclaims@thistleinsurance.co.uk

The Claims Department can be contacted on **0345 873 3869** should **You** have any further queries or are unable to download a claim form.

Failure to comply with either or both clause 5.1 (a) or (b) may result in a claim being rejected.

- 5.2 Within 30 days of notifying **Us**, **You** shall supply, at **Your** own expense, full details of the claim in writing together with any supporting information, **Evidence of Ownership** and proofs which **We** may reasonably require.
Failure to comply with clause 5.2 may result in a claim being rejected.
- 5.3 No claim shall be paid until **You** have complied with clauses 5.1 and 5.2.
- 5.4 **We** have the right, without thereby incurring any liability and without diminishing **Your** right to rely on any condition of **Your** insurance, to take and keep possession of any part or all of the **Golf Equipment** and to deal with salvage in a reasonable manner, but **You** shall not abandon any **Golf Equipment** to **Us**.
- 5.5 **You** shall give such information and assistance as **We** may reasonably require, to substantiate any claim and where requested, provide proof of **Your** identity prior to settlement of any claim.
- 5.6 In respect of Public Liability claims, **You** must send **Us** any claim, writ or summons as soon as **You** receive it. Do not negotiate, pay or settle, admit or deny any claim without **Our** written permission. **You** must also notify **Us** in writing of any impending prosecution inquest or fatal accident enquiry.
- 5.7 UK General Insurance Limited is an agent of Great Lakes Insurance SE and in the matters of a claim acts on behalf of the insurer.

Section 6 – 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.

Section 7 – 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

Section 8 – Data Protection Act

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Section 9 – Information about *Your* insurance providers

Golfshield is a registered trading style of Thistle Insurance Services Limited, Lloyd's Broker. Authorised and regulated by the Financial Conduct Authority.

Registered office:

**68 Lombard Street,
London,
EC3V 9LJ.**

Registered in England No. 00338645.

UK General Insurance Limited whose registered office is at:

**Cast House,
Old Mill Business Park,
Gibraltar Island Road,
Leeds,
LS10 1RJ**

The company is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on **0800 111 6768**.

Great Lakes Insurance SE is a German insurance company with its headquarters at:

**Königinstrasse 107,
80802 Munich.**

UK Branch office:

**Plantation Place,
30 Fenchurch Street,
London,
EC3M 3AJ.**

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

How to contact *Us*

For Sales and Administration call: **0345 873 3869**

For Claims call: **0345 873 3869**

Fax: **0345 450 6743**

Email: golfshield@thistleonline.co.uk

Website: www.golfshield.co.uk

Our address:

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

Law applicable to the contract

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **Your** main residence is situated.

This document can be made available in other formats on request.

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

T: 0345 873 3867
F: 0345 450 6743
E: enquiries@thistleonline.co.uk
W: www.golfshield.co.uk

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