

Staysure[™] Worth doing right



Golf Insurance Policy

**March
2019**

Welcome to Staysure

Thank you for choosing Staysure and taking us with you in your golf bag alongside your prized putter. We hope we have given you all the information you need, so you can focus on getting that hole-in-one. If there is anything else we can do for you, please call our Customer Services Team on the number below. We are here to help you should you need us.

Essential Information

It is important that **you** read this **policy** document and your **Validation Certificate** carefully to ensure that it meets your requirements and so that you understand the extent of cover provided, what is and not covered along with any terms, or conditions of cover.

The **policy** document contains different levels of cover, some of which are optional and only apply where **you** have selected them and paid the required additional **premium**.

For information about **your** rights to cancel the **policy** and the cooling off period, please see Cancellation Provisions on page 20 of this policy booklet.

Please take this document with you when **you** play golf in case you need assistance, or need to make a claim. If **you** have any questions about the cover provided please call our Customer Services Team on the number below, **we** are open Monday to Saturday between 8.30am and 6pm.

It is important that **you** call us as soon as **you** need to make a change to **your policy**, to ensure **you** are accurately covered.

Useful telephone numbers – we are here to help you

Call our **Customer Services Team**

If you have a query or need to amend your policy in any way

0800 007 4560

Or if calling from outside the UK

+44 1604 981 137

Call our **Claims Team**

If you need to make a claim

+44 1403 288 126

Or see the inside back cover to find where you can download claims forms and page 19 for our claims procedures.

To ensure we are consistent in providing our customers with quality service, we may record your telephone call.

Staysure Golf Policy Summary

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 document to make sure you understand the cover it provides. This policy summary does not form part of the contract between us.

The Insurance Provider

This insurance is underwritten by ERV, an Ergo Group Company registered in Germany as Europäische Reiseversicherung A.G. and trading in the United Kingdom as ETI International Travel Protection, Companies House Registration FC 25660 and Branch Registration BR 007939.

Type of Insurance Cover

This is personal golf insurance and can provide cover for:

- Personal Liability & Third Party Property Damage
- Golf Equipment
- Equipment Hire
- Personal Accident
- Dental Treatment
- Hospital Daily Benefit
- Loss of Club Subscription
- Overseas Green Fees
- Hole-in-One

Significant Product Features, Benefits and Exclusions

The levels of cover and excesses that apply are set out in the Table of Benefits in the policy wording. Certain sections of your policy carry an excess which means that you have to pay the first sum per person, per incident if you claim. The excess amount varies according to the section you are claiming under. The table below sets out some of the significant benefits and exclusions of your policy. The policy includes many other benefits, conditions and exclusions.

Some optional sections of cover are only available if you have selected them at the time of buying your policy and paid the required additional premium. The next few pages give you a summary of the main policy benefits and terms and conditions, known as the Policy Summary (KeyFacts®) and therefore does not contain the full terms which can be found in your policy wording.

Please read your policy wording to make sure that the cover is suitable for you.

Section	Significant Features & Exclusions
Age Limit	This policy has no age limits, however certain limitations apply to persons aged under 18 and over 70.
Eligibility	You must be a permanent resident of the United Kingdom, Channel Islands or Isle of Man and must not spend more than 183 days outside of the United Kingdom, Channel Islands or Isle of Man during the period of your policy. Your policy must not start whilst you are outside of the United Kingdom.
Law and Jurisdiction	The policy will be governed by the law of England and Wales unless: <ul style="list-style-type: none">• You and the Insurer agree otherwise; or• At the commencement of the policy your home is in Scotland, Northern Ireland, the Channel Islands or the Isle of Man in which case the law of that country will apply.
Geographical Limits	The area shown in your Validation Certificate excluding any country or area where the Foreign & Commonwealth Office (FCO), the World Health Organisation (WHO) or any other regulatory authority issuing a directive against all but essential travel.
Upgrades	Policies can be extended to include Excess Waiver, New For Old Cover, or cover for a golf buggy that you own when stored at a golf club in the United Kingdom, or at your home. These sections are not covered as standard. All upgrades must be selected at the time of booking your policy and the required additional premium must be paid.

Section	Significant Features & Benefits	Significant or Unusual Limitations or Exclusions
<p>Section 1 Personal Liability & Third Party Property Damage</p>	<p>Provides indemnity for accidental third party bodily injury and third party property damage up to the limit shown in your Validation Certificate</p> <p>Provides cover for legal advisors fees and court costs involved in defending any claims against you.</p>	<ul style="list-style-type: none"> • Please see 'What is not covered' in the policy wording. • Bodily injury to your employees or members of your immediate family. • Liability arising out of the use, ownership, or possession of vehicles, aircraft or watercraft, other than motorised golf buggies. • Liability arising out of the use, ownership, or possession of golf buggies that are road registered, or licenced for road use. • Liability arising out of the use, ownership, or possession of golf buggies whilst used on any public road, path, bridleway, highway. • Liability arising out of your impairment through the excessive consumption of alcohol, or the misuse of drugs.
<p>Section 2 Golf Equipment</p>	<p>Provides cover for your own golf equipment if lost, stolen or damaged up to the limit shown in your Validation Certificate.</p> <p>You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.</p>	<ul style="list-style-type: none"> • Please see 'What is not covered' in the policy wording. • Any loss, theft or damage which occurs outside of the operative time. • Losses from your place of work, education or home. • Theft from a vehicle unless the vehicle is fully secured and equipment is kept out of sight either in locked boot or covered luggage area and such theft is verified by a Police Report. • Theft from vehicles left unattended at any time between the hours of 10pm and 8am. • Theft from vehicles left unattended within 500m of your home, or place of work. • Theft from any premises unless such theft shows evidence of forcible and violent entry to the premises. • Theft of golf equipment when left unattended in the open other than in the course of playing golf. • Wear and tear, or manufacturing fault, or defect. • Single article limits may apply and will be shown in your Validation Certificate. • Any excess shown in your Validation Certificate.
<p>Section 3 Equipment Hire</p>	<p>Provides cover for the temporary hire of golf equipment following a loss covered under Section 3 up to the limit shown in your Validation Certificate.</p> <p>You will be expected to provide receipts in the event of a claim.</p>	<ul style="list-style-type: none"> • Please see 'What is not covered' in the policy wording. • Any claims where there is not a valid claim under Section 2 – Golf Equipment. • Any claim where evidence of hire cannot be obtained this must be one, or more of the following: <ul style="list-style-type: none"> - Original sales receipt - Bank or credit card statements

Section	Significant Features & Benefits	Significant or Unusual Limitations or Exclusions
Section 4 Personal Accident	Provides cover for accidental death, loss of limbs, permanent loss of sight, partial loss of sight and permanent total disability up to the limit shown in your Validation Certificate.	<ul style="list-style-type: none"> • Please see 'What is not covered' in the policy wording. • Any bodily injury unless as a result of playing golf. • Reduced benefits apply to persons aged under 18 and over 70. • Any pre-existing medical condition(s), infirmity, sickness or disease at the time of the Accident.
Section 5 Dental Treatment	Provides cover for costs arising in the event of accidental dental injury up to the limit shown in your Validation Certificate.	<ul style="list-style-type: none"> • Please see 'What is not covered' in the policy wording. • Any bodily injury unless as a result of playing golf. • Any excess shown in your Validation Certificate.
Section 6 Hospital Daily Benefit	Provides a daily benefit if you are admitted to hospital as an inpatient up to the limit shown in your Validation Certificate.	<ul style="list-style-type: none"> • Please see 'What is not covered' in the policy wording. • Any bodily injury unless as a result of playing golf. • Any excess shown in your Validation Certificate.
Section 7 Loss of Club Subscription	Provides cover for your unused golf club subscription up to the limit shown in your Validation Certificate.	<ul style="list-style-type: none"> • Please see 'What is not covered' in the policy wording. • Any claims following a bodily injury unless as a result of playing golf. • Any excess shown in your Validation Certificate. • Any Pre-existing Medical Condition, infirmity, sickness or disease at the time of the Accident.
Section 8 Overseas Green Fees	Provides reimbursement of unused overseas green fees up to the limit shown in your Validation Certificate, as a result of any of the reasons stated in the full policy document.	<ul style="list-style-type: none"> • Please see 'What is not covered' in the policy wording. • Any Excess shown in your Validation Certificate. • Any Pre-existing Medical Condition(s), infirmity, sickness or disease at the time of the Accident.
Section 9 Hole-in-One	Provides cover for celebratory club house beverage expenses in the event of a hole in one whilst playing a club competition up to the limit shown in your Validation Certificate.	<ul style="list-style-type: none"> • Claim must arise during 18 hole medal or club competitions which conforms with the rules and regulations laid down by the International Amateur Golfers Association.

Period of Insurance

The policy you have purchased will run for the period of insurance shown on your Validation Certificate.

Cancellation Rights

You have the right to cancel your policy within 14 days from the date of issue or receipt of your policy Terms and Conditions, whichever is later.

We will only refund to you any premium you have paid, less any fees and charges if you have not made, or intend to make a claim.

If the notice of cancellation is received outside the 14 day cooling-off period no premium will be refunded, however discretion may be exercised in exceptional circumstances such as bereavement.

If you wish to cancel your policy please notify us on 0800 007 4560 or write to Staysure, Britannia House, 3-5 Rushmills Business Park, Bedford Road, Northampton, NN4 7YB.

Cancellation by us

We may give you 14 days' notice of cancellation of this policy by issuing a Recorded Delivery letter to you at your last known address. We will refund you the proportionate amount of premium left on your policy. If the insured person has passed away, the entitled premium refund will be paid to the estate.

In all cases, if an incident has arisen during the period of cover which has or will give rise to a claim, then no refund will be made.

Making a Claim

If you need to make any claim, please call Staysure Golf Claims on 01403 288 126.

You can also register your claim online by visiting the following website: www.staysure.co.uk/golfclaims

Making a Complaint

Should you experience any dissatisfaction with the level of service we have provided and need to complain, please let us know.

For complaints relating to policy sales and service call Staysure on 0800 007 4560 or write to:

Customer Services Manager
Staysure
Britannia House
3-5 Rushmills Business Park
Bedford Road
Northampton
NN4 7YB

Email: complaints@staysure.co.uk

Complaints related to your claim please forward details of your complaint to:

The Managing Director
ERV/ETI International Travel Protection
Afon House,
Worthing Road,
Horsham,
West Sussex RH12 1TL
Email: contact@erv.co.uk

If you are still not satisfied with the way in which we have handled the complaint then you may refer the matter to the Financial Ombudsman Service and have 6 months in which to do so:

The Financial Ombudsman Service
Exchange Tower,
Harbour Exchange Square,
London E14 9SR
Tel: 0800 0234 567

Please note, the Ombudsman will not consider your case until you have followed the internal complaints procedure, as outlined above.

Please always quote your Validation Certificate reference number and claim number. Also, please enclose any copies of the relevant documentation with your correspondence. This entire procedure is intended to provide you with a prompt and practical resolution service for your complaint and it does not affect your legal rights.

Compensation Scheme

Howserv Limited and ERV are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if we cannot meet our 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 the compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Suitable arrangements can be made in the case of blind or partially sighted customers. Please phone 0800 088 4828 or email info@staysure.co.uk and we will be pleased to organise alternative versions for you.

Staysure is a trading name of TICORP Limited. Staysure golf insurance is arranged by TICORP Limited which is registered in Gibraltar company number 111526. Registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. TICORP Limited is licensed and regulated by the Gibraltar Financial Services Commission number FSC1238B and trades into the United Kingdom on a freedom of services basis, FCA FRN 663617. Staysure golf insurance is administered by Howserv Limited which is registered in England and Wales number 03882026. Registered office: Staysure, Britannia House, 3-5 Rushmills Business Park, Bedford Road, Northampton, NN4 7YB. Howserv Limited is authorised and regulated by the Financial Conduct Authority FRN 599282.

Staysure Golf Policy Wording

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Table of benefits

Section	Cover	Limits of cover	Excess
1	Personal Liability	£5,000,000	Nil
	Third Party Property Damage	£2,500	Nil
2	Golf equipment	£5,000	£50 [†]
	Single article limit	£500	£50 [†]
	Personal Possessions	£250	£50 [†]
	Trophies	£250	£50 [†]
3	Equipment Hire	£500	Nil
4	Personal Accident		
	Death	£50,000	Nil
	Loss of limb	£50,000	Nil
	Loss of sight	£50,000	Nil
5	Dental Treatment	£500	£50 [†]
6	Hospital Daily Benefit	£25 for each full 24 hour period, up to £1,000	Nil
7	Loss of Club Subscription	£2,000	£50 [†]
8	Overseas Green Fees	£1,500	£50 [†]
9	Hole-in-One	£300	Nil

Optional cover only available subject to an additional premium being paid and if shown on your Validation Certificate

Golf Buggy cover when:

10	Stored at the Golf Club	*£1,000/£3,000/£5,000	£125
11	Stored at Home or at the Golf Club	*£1,000/£3,000/£5,000	£125
12	New for Old extension	Limits under Section 2 apply	See Section 2

*only available subject to an additional premium being paid and if shown on your **Validation Certificate**. The level of cover purchased will also be shown on your **Validation Certificate**.

[†]the excess is reduced to nil where the additional premium has been paid, and this is shown on your **Validation Certificate**.

Important information

Residents of the Channel Islands and Isle of Man Please note that sales of ERV's insurance products in the Channel Islands and Isle of Man do not fall within the jurisdiction of the Financial Conduct Authority, the Financial Ombudsman Service or the Financial Services Compensation Scheme. Local regulations apply.

Eligibility

You must be a permanent resident of the **United Kingdom**, and must not spend more than 183 days outside of the **United Kingdom** during the period of **your policy**. **Your policy** must not start whilst **you** are outside of the **United Kingdom**.

Governing Law

The **policy** will be governed by the Law of England and Wales unless: **You** and **we** agree otherwise; or at the commencement of the **policy** **your** home is in Scotland, Northern Ireland, the Channel Islands or the Isle of Man in which case the law of that country will apply.

Language

The Terms and Conditions of this **policy** will only be available in English and all communication relating to this **policy** will be in English.

Reasonable care

You must take all reasonable care to protect **yourself** and **your** belongings, and generally act as if **you** were uninsured.

Upgrading your cover

You may extend **your** cover prior to commencement of **your policy** by paying an additional premium to purchase any of the optional sections of cover. Sections 10, 11 and 12 are optional sections of cover and will only apply when shown as covered in **your Validation Certificate**.

Definition of words

Wherever the following words and phrases appear in this **policy** in bold they will always have the meanings shown under them.

Accident

An external, sudden, unexpected, unusual specific event occurring at a definable time and place.

Active participation

1. the act of any person, whether combatant or non-combatant, supplying, transporting, or otherwise handling facilities, equipment, devices, vehicles, weapons, or other materials intended for use in War and Civil Unrest, or Terrorism.
2. the act of any person voluntarily entering an area known at the time to be subject to War and Civil Unrest or against the advice of the Foreign and Commonwealth Office.
See www.fco.gov.uk.

Bodily injury

An identifiable physical injury to the body caused by violent, sudden, unexpected, external and visible means.

Excess

Under most sections of this **policy**, **you** have to pay the first part of any claim. This is called an **excess**. The **excess** will apply to each person claiming and to each incident and to each section of the **policy** **you** claim under. The **excess** amount applicable to each section are shown in the table of benefits.

Geographical limits

Cover shall only apply within the countries as shown in **your Validation Certificate**.

Golf equipment

Clubs, balls, bags, trolleys, clothing, GPS devices, GPS watches and accessories (excluding Buggies) specifically designed and purchased for **playing golf**. **Golf equipment** extends to include **your personal belongings** that reasonably, or customarily worn on **your** journey to, or from a **golfing event**, or whilst **playing golf** along with **your** golf trophies up to the limit shown in the table of benefits.

Golfing event

Practicing, or **playing golf** at a recognised **golfing venue**, or attending a golfing show or competition as a non-participating spectator, or guest.

Golfing resort

A pre-booked hotel, villa or apartment used as **your** accommodation during a golfing trip.

Golfing trip

A trip away from **your home** which includes **your** pre-booked overnight accommodation within the **geographical limits** shown in **your Validation Certificate** for the primary purpose of **playing golf**.

Golfing venue

A recognised facility, golf course, or driving range which is used for practicing, or **playing golf**.

Home

Your temporary, or principal place of residence, which is used for domestic purposes, within the **United Kingdom**, including any outbuildings, garages, sheds, or storage areas located solely within the boundary of **your** property.

Insurance valuation

A dated document which includes a full description of **your golf equipment** together with an estimated replacement value per item, when no other evidence of purchase is available. The original retailer or supplier of the equipment, or one appointed by **us** should provide the valuation. If this is not possible, then **we** may accept a valuation from a recognised **golf equipment** supplier.

Insured person, you and your

Each person named on the **Validation Certificate**, and for whom the required premium has been paid.

Money

Valid coins, bank and currency notes, travellers' and other cheques, travel tickets, event and entertainment tickets and **your** personal, or business credit/debit, or charge cards.

Operative time

Insurance cover granted hereunder shall apply to **you** for the purpose of **playing golf** or attending a golfing event subject to the following:

1. **your** cover is operative only during the following times. Losses occurring outside of these times will not be covered.
 - a. from the time **you** leave **your home**, place of work or education, whichever is the later, to commence **your** journey to, whilst travelling to, during or travelling from a golfing event, until returning to **your home**, place of work or education after the golfing event, whichever

is the earlier, excluding any theft from a vehicle left unattended at any time between the hours of 10 pm and 8 am, but always within the **geographical limits** shown in **your Validation Certificate**.

- b. from the time **you** leave **your** home, place of work or education whichever is the later, whilst on a golfing trip, until returning to **your** home, place of work or education after the golfing trip, whichever is the earlier.
2. where the **geographical limits** shown in **your Validation Certificate** is Europe, or Worldwide, the operative time for cover under Sections 2 & 3 only, is deemed to be from the time **you** leave **your home**, place of work or education whichever is the later, whilst travelling to **your** overseas destination and accommodation, until returning to **your** home, place of work or education after the golfing event, whichever is the earlier.
 3. cover under Section 2 is extended at any time in respect of **golf equipment** stored in a securely locked locker at a recognised **golfing venue** subject to the locker showing evidence of forcible and violent entry.
 4. cover under Section 2 is further extended at any time in respect of **golf equipment** which is subject to loss or damage resultant from fire whilst at a recognised **golfing venue**, losses occurring outside of this **operative time** will not be covered.

Period of Insurance

The period effective as shown in **your Validation Certificate**.

Personal possessions

Clothing, baggage, and articles of personal use which are normally carried away from the **home**, but not including **money**.

Playing golf

Being physically engaged in a continuous round of golf, or practice session at a recognised **golfing venue**.

Policy

This contract of insurance, including the **Validation Certificate** and any endorsements, or appendices to it.

Pre-existing medical condition

Any past, or current medical condition, whether diagnosed or not, that has given rise to symptoms, or for which any form of treatment, or prescribed medication, medical consultation, investigation, or follow-up/check-up, has been required prior to the commencement of cover under this **policy**.

Secure baggage area

The locked boot or luggage area of a motor vehicle where the contents cannot be seen from the outside.

United Kingdom

England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

Validation Certificate

The validation document issued in respect of, and which forms an integral part of this **policy**. It sets out the names of the **insured person(s)**, the **geographical limits**, the period of cover, the level of cover provided and any other special conditions and terms.

War and civil unrest

War or warlike operations (whether war is declared or not), civil war, invasion, acts of foreign enemies, hostilities, mutiny, uprising, rebellion, revolution, riot, insurrection, civil commotion, conspiracy, military or usurped power, martial law or state of siege.

We, us and our

ERV trading as ETI International Travel Protection.

Section 1 – Personal Liability

Provides cover for third party **bodily injury** and third party property damage.

What is covered

If as a result of **your** act or omission occurring during the **operative time** of this **policy you** become legally liable for accidental **bodily injury** to, or the death of, any person and/or accidental loss of or damage to their property, then:

we will cover **you** (or, in the event of **your** death, **your** personal legal representatives) where there is no other insurance in force covering the loss, the material damage, or **your** liability against:

1. all sums which **you** shall become legally liable to pay as compensation; and
2. all legal costs awarded to any claimant or incurred in the defence of any claim that is contested by **us** or with **our** consent.

We will pay up to the limit shown in the table of benefits, including costs under this **policy**. This limit applies to any and all claimants in any one period of cover affected by any and all occurrences with any one original cause.

What is not covered

1. negligence or any legal liability.
2. liability to any of **your** employees.
3. liability to a member of **your** immediate family (spouse, children, parents, siblings and their families).
4. any property belonging to **you**, or in **your** care, custody or control.
5. any liability where **you** are entitled to indemnity from another more specific source, insurance, or guarantee.
6. any liability arising from a contract or agreement unless **you** would have been liable in the absence of such a contract or agreement.
7. punitive, exemplary or aggravated damages.
8. any liability arising directly or indirectly from:
 - i) ownership or use of: airborne craft; horsedrawn, motorised, mechanically-propelled or towed vehicles (other than motorised golf buggies that are not designed for road use and are not road licenced, or registered); vessels, sail or powered boats (other than row boats, punts or canoes); animals (other than domestic dogs or cats); firearms; weapons;
 - ii) the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by **you**;
 - iii) the ownership, or occupation of any land or building;
 - iv) wilful or malicious acts;
9. any liability arising directly or indirectly out of the use, ownership, or possession of golf buggies whilst used on any public road, path, bridleway, or highway.
10. anything mentioned in the General Exclusions.

Special conditions relating to claims

1. **Our** liability shall not exceed the sum insured in respect of any, or all occurrences in a series resulting from one original cause.
2. If **you** receive any communication from any person in connection with any event which

may result in a claim under this section, **you** must immediately pass this to **us** without acknowledging the communication to the party who sent the communication.

3. **You** must make no admission of liability, offer, promise of payment, or payment, without **our** written consent.

Section 2 – Golf Equipment

Provides cover for theft, loss or damage to **golf equipment**.

What is covered:

We will pay for repair, or replacement up to the limit shown in the table of benefits for accidental loss, theft of, or damage to **golf equipment** which **you** own, **we** will pay the claim on a “new for old basis” providing the article was less than 3 years old prior to any loss, or damage and provided it was new at the time of purchase.

A single article limit will apply and this will be shown in the table of benefits.

In the event of a claim for part of a pair, or set of articles **we** will only pay up to the value of that part of the pair, or set which has been lost, stolen or damaged.

Where **you** are unable to provide proof of value, the article was more than 3 years old at the date of loss or damage, or was not purchased new by **you**, **we** will deal with the claim using the following table to calculate wear and tear and depreciation.

Age of Item*	Amount Payable
Up to 1 year old	90% of the price you paid
Up to 2 years old	70% of the price you paid
Up to 3 years old	50% of the price you paid
Up to 4 years old	30% of the price you paid
Up to 5 years old	20% of the price you paid
Over 5 years old	Nil

*Age of item relates to the date the item was originally purchased, whether or not this was by **you**.

Any of the following can be accepted as proof of value:

1. an original purchase receipt.
2. an **insurance valuation** undertaken prior to any loss or damage.
3. a bank or credit card statement showing evidence of the purchase and cost.

If the article is proven to be beyond economical repair, a claim will be dealt with as if the article had been lost.

What is not covered

1. the **policy excess**.
2. loss, theft or damage which occurs outside of the operative time.
3. **golf equipment** which is over five years old.
4. more than the single article limit shown in the table of benefits per single article of **golf equipment**.
5. claims arising from delay, seizure, or confiscation by customs or other officials.
6. loss, theft, damage to **golf equipment** whilst in the custody of **your** airline unless it has been reported to the carrier before **you** leave the baggage hall and a Property Irregularity Report (PIR) is obtained.
7. loss, theft or damage to anything being shipped as freight or under a bill of lading.
8. loss, theft, or damage to **golf equipment**, if it has been left:
 - i) unattended in a place to which the public have access, other than whilst **playing golf**; or
 - ii) in an unattended motor vehicle and has not been locked out of sight in a **secure baggage area**; or
 - iii) in an unattended motor vehicle, even if it has been locked out of sight in a secure baggage area, , if the loss occurs between the hours of 10pm and 8am, unless **you** are on a **golfing trip** and **your** vehicle is secured and parked in a recognised parking space within the **golfing resort**; or
 - iv) in an unattended motor vehicle, even if it has been locked out of sight in a **secure baggage area**, if the vehicle is parked within 500 metres of **your home**, or normal, or temporary place of work; or
 - v) in the custody of a person who does not have an official responsibility for the safekeeping of the property;

9. loss, theft, or damage to **golf equipment**, which is being carried on a vehicle roof rack
10. claims arising from loss or theft from any secure baggage area of a motor vehicle, secure club house, changing room or any securely locked locker, or **your** locked golfing resort accommodation, unless there is evidence of forced entry which is confirmed by a Police Report.
11. any loss, theft, or damage not reported to the Police within 24 hours of discovery and a crime reference number obtained.
12. any item loaned, hired or entrusted to **you**
13. claims arising from damage caused by leakage of powder, or liquid carried within **your golf equipment**.
14. loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, manufacturing defect, mechanical or electrical breakdown.
15. any theft of, or damage to wheels, tyres, inner tubes, batteries, or battery chargers.
16. any loss, theft, or damage to business samples, goods, or tools.
17. any loss, theft, or damage to **golf equipment** more specifically insured elsewhere.
18. anything mentioned in the General Exclusions.

Section 3 – Equipment Hire

Provides cover for the temporary hire of **golf equipment** following a loss that is covered under Section 2 (Golf Equipment).

What is covered

We will pay **you** up to the limit shown in the table of benefits for the hire of temporary replacement **golf equipment** if **your own golf equipment** is lost, stolen or damaged and insured under Section 2.

Any of the following can be accepted as proof of value:

1. an original payment receipt for the hire cost.
2. a bank or credit card statement showing evidence of the hire and cost.
3. a copy of the hire agreement as long as the costs are stated.

What is not covered

1. hire of equipment that is a greater standard to **your own golf equipment** that is lost, stolen or damaged.
2. any claim if there is no valid claim under Section 2 for loss, theft of, or damage to **golf equipment** that **you** own.
3. any additional hire costs after **your** claim under section 2 has been settled.
4. anything mentioned in the General Exclusions.

Section 4 – Personal Accident

Provides cover for accidental death, loss of limbs, permanent loss of sight, partial loss of sight, and permanent total disability.

Definitions relating to words that appear in Section 4

Loss of limb

Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm (or both arms) at or above the wrist joint(s), or a leg (or both legs) at or above the ankle joint(s).

Loss of sight

Total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale. (This means being able to see at 3 feet or less what **you** should see at 60 feet).

Partial loss of sight

The irrecoverable loss of 50% or more of vision of one eye only.

Permanent total disablement

Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent **you** from engaging in, or giving any attention to, any and every business, or occupation, for the remainder of **your** life.

What is covered

We will pay one of the benefits shown in the table of benefits to **you** or **your** legal personal representatives if **you** suffer accidental bodily injury during the **operative time** of this **policy**, which within 6 months is the sole and direct cause of:

1. **your** death.
2. loss of one, or more of **your** limbs by physical separation at or above the wrist or ankle.
3. the total irrecoverable loss of sight of both eyes.
4. the total irrecoverable loss of sight of one eye, or the **partial loss of sight** of one or both eyes, for which no more than the limit shown in the table of benefits will be payable.
5. **permanent total disablement**.

Please note:

For persons under 18 years of age, or aged 70 and over the benefit is limited to £1,000.

What is not covered

1. injury not caused solely by outward, violent and visible means;
2. **your** disablement caused by mental, or psychological trauma not involving **your bodily injury**;
3. any claim arising from, or related to **pre-existing medical condition**, illness infirmity, sickness or disease;
4. any payment per insured person in **excess** of the sums shown in the table of benefits;
5. death, or disablement arising from an insured person engaging in any sports and activities, other than recreationally **playing golf**;
6. any accident that **you** suffer outside of the **operative time** of this **policy**;
7. more than one benefit covered under this section;
8. **you** taking part in manual, or dangerous work;
9. anything mentioned in the General Exclusions.

Section 5 – Dental Treatment

Provides cover in respect of accidental dental injury.

What is covered

We will pay **you** up to the amount shown in the table of benefits for necessary dental, surgical, specialist's and hospital fees, for any dental injury sustained by **you** during the **operative time**, of this **policy** that results from an **accident** whilst **playing golf** independent of any other cause by **your** participation in **playing golf**. Expenses shall only be those necessarily and reasonably incurred within 12 months of the date of dental injury.

What is not covered

1. the **policy excess**.
2. cosmetic, plastic surgery, or the use of precious metals unless necessitated by a dental injury occurring whilst insured.
3. examinations, X-rays, extractions, fillings and general dental care except as a result of dental injury.
4. general dental check-ups not incidental to the dental injury.
5. any condition which pre-dates the start date of this **policy**.
6. damage to dentures, bridges or other dental prosthetics unless caused by an **accident** whilst **playing golf**.
7. normal wear and tear.
8. dental injury caused whilst consuming foodstuffs.
9. dental injury which is not apparent within 7 days of the date of **accident**.
10. anything mentioned in the General Exclusions.

Section 6 – Hospital Daily Benefit

Provides a daily benefit in respect of hospitalisation up to the limit shown in the table of benefits.

What is covered

We will pay **you** the amount shown in the table of benefits per full 24 hour period of in-patient treatment up to the maximum shown, if **you** are admitted to a recognised hospital as an in-patient for emergency medical treatment for more than 24 continuous hours as a result of **you** having sustained **bodily injury** whilst **playing golf** or attending a **golfing event**.

The benefit will cease once **you** have been discharged from hospital, or once the limit shown in the table of benefits is reached, whichever is sooner.

What is not covered

1. any outpatient, examination, follow-up, or check-up appointments.
2. any claim arising from, or related to a **pre-existing medical condition**, infirmity, sickness or disease.
3. if **you** are confined to a bed in any institution used as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, a rehabilitation or extended care facility or rehabilitation centre for any kind of addiction.
4. anything mentioned in the General Exclusions.

Section 7 – Loss of Club Subscription

Provides reimbursement of unused golf club subscription.

What is covered

Cover applies up to the sum insured shown in the table of benefits where **you** have paid an annual amount for **your** golf club membership subscription and **you** have become medically unable to participate in **playing golf** for a continuous period of 50 days or more during the **operative time** of this **policy** due to an **accident**, we will pay the proportion of any unused and irrecoverable part of **your** subscription fee for the remaining period to the end of the current membership year, or the expiry of this **policy** whichever is sooner. This benefit applies to one subscription only.

What is not covered

1. the **policy excess**.
2. any claims if prior to the start date of this **policy** as shown in **your Validation Certificate** you were aware of any medical condition or set of circumstances that could reasonably be expected to give rise to a claim.
3. any claim arising from, or related to a **pre-existing medical condition**, infirmity, sickness or disease.
4. any claim arising from medical or surgical treatment (unless medically necessary by **your** accidental bodily injury which is covered under Section 4 – Personal Accident).
5. anything mentioned in the General Exclusions.

Section 8 – Overseas Green Fees

Provides reimbursement of pre-paid unused green fees outside of the **United Kingdom**.

What is covered

Cover applies up to the sum insured shown in the table of benefits for pre-booked green fees for the purpose of **playing golf** during a **golfing trip** outside of the **United Kingdom**, taking place within the **period of insurance** shown in **your Validation Certificate** that **you** are forced to cancel because one of the following occur, which is beyond **your** control, and of which **you** were unaware at the time of **your** booking or the purchase of this **policy** (whichever is later).

1. **you**, a close relative, travelling companion or any person with whom **you** have arranged to stay, or play golf with during the trip suffers unforeseen illness, injury or, death.
2. **you** abandon **your** overseas trip following a delay of more than 12 hours at the international airport, port, coach, or rail terminal on **your** outward journey forming part of **your** pre-booked international journey.
3. **you** or any person with whom **you** plan to travel being called for jury service or being summoned as a witness in a court of law (other than in a professional or advisory capacity).
4. **you** being made redundant, provided **you** qualify for a redundancy payment under current **United Kingdom** legislation.
5. **your** presence is required by the Police because of accidental damage, burglary, flooding or fire which has affected **your home**, and has occurred within 48 hours before the start of **your** pre-booked overseas trip, when the damage is in **excess** of £1,500.
6. the Foreign and Commonwealth Office issue a directive advising against travel or all but essential travel to **your** trip destination because of an earthquake, fire, flood, or hurricane.

What is not covered

1. the **policy excess**
2. any claims arising from, or related to a **pre-existing medical condition**, infirmity, sickness or disease, or set of circumstances known to **you** prior to the start date of this **policy** as shown in **your Validation Certificate**, or booking **your** green fees (whichever came later).
3. claims arising from actual, or planned strike, or industrial action which was common knowledge at the time **you** booked the green fees, purchased, or renewed this insurance.
4. anything mentioned in the General Exclusions.

Section 9 – Hole-in-One

Provides cover for celebratory club house beverages in the event of a hole-in-one whilst playing a club competition.

What is covered

We will pay up to the amount shown in the table of benefits should **you** achieve a hole-in-one during the course of playing a round of golf, to cover the cost of celebratory club house beverages.

What is not covered

1. any claim for a hole-in-one that did not occur during an 18 hole medal or club competition which conforms with the rules and regulations as set out by the International Amateur Golfers Association.
2. any practice shots.
3. any hole-in-one where the hole is shorter than 90 metres (98 yards).
4. any claim if temporary greens and/or tee boxes are in use.
5. anything mentioned in the General Exclusions

Special conditions relating to claims

1. **Your** score card must be fully completed, signed and countersigned by the club secretary.
2. Claims must be submitted in writing, together with the original itemised receipts to **us** within 28 days.
3. Receipts must be those incurred on the day of achievement and only from the club premises.

Optional Sections of Cover

The following optional additional cover sections only apply if **you** have paid the required additional premium and these sections are shown as covered in your Validation Certificate:

Definitions relating to words that appear in Sections 10 and 11

Compound

A fully enclosed area surrounded by a continuous fence or wall, in which entry and exit can only be made through a securely locked gate, or door.

Section 10 – Optional Golf Buggy cover when stored at a Golf Club

If **you** have purchased this optional additional cover, and this section is shown as covered in your Validation Certificate then:

1. the **operative time** of Section 2 within this **policy** is extended to include theft, loss, or damage to **your** golfing buggies at any time stored in a securely locked building, or compound within the grounds of a recognised **golfing venue** located within the **United Kingdom** subject to the building, or **compound** showing evidence of forcible and violent entry.

Please see “What is covered” and “what is not covered” under section 2 of this **policy**, as these also apply to cover provided under Section 10.

Section 11 – Optional Golf Buggy cover when stored at Home, or at a Golf Club

If **you** have purchased this optional additional cover, and this section is shown as covered in your Validation Certificate then:

1. the **operative time** of Section 2 within this **policy** is extended to include theft, loss, or damage to **your** golfing buggies at any time stored in a securely locked building, garage, or **compound** within the grounds of a recognised **golfing venue** located within the **United Kingdom**, or **your** home subject to the building, or compound showing evidence of forcible and violent entry.

Please see “What is covered” and “what is not covered” under Section 2 of this **policy**, as these also apply to cover provided under Section 11.

Section 12 – Optional new for old Golf equipment cover

If **you** have purchased this optional additional cover, and this section is shown as covered in your Validation Certificate then:

1. Section 2 within this **policy** is extended to include “new for old” cover for the loss, theft, or damage to **your golf equipment** regardless of age, as long as **you** are able to provide proof of ownership:

If the article is proven to be beyond economical repair, a claim will be dealt with as if the article had been lost.

Please see “What is covered” and “what is not covered” under Section 2 of this **policy**, as these also apply to cover provided under Section 12. However “what is not covered” Section 2 point 3 shall not apply.

General Conditions – applying to all sections

1. Any information supplied in **your** declaration will be treated in the strictest confidence, and will be used solely for **our** own internal purposes for the assessment of risk and for the management of any claims. It will not be disclosed to anyone else without **your** specific approval.
2. It is **your** responsibility to ensure **you** have told **us** about any change in **your** circumstances in a reasonable and timely manner. If **you** are in doubt as to whether a change is important, **you** should contact Staysure Customer Services.
3. This **policy** is a legal contract based on the information **you** supplied when **you** applied for, renewed, or amended this insurance. **We** rely on that information when **we** decide what cover to provide and how much **you** will pay. Therefore it is essential that **you** have answered **our** questions fully and accurately. Failure to provide full and accurate disclosure may affect **your** claim.
4. **You** must exercise reasonable care for the supervision and safety of both **you** and **your** property. **You** must take all reasonable steps to avoid, or minimise any claim. **You** must act as if **you** are not insured.
5. **You** must comply in full with the Terms and Conditions of this **policy** before a claim will be paid.
6. **We** are entitled to take over the defence, or settlement of any claim, recover expenses or compensation from any other third parties involved at any time, or take legal action in **your** name or in the name of anyone else claiming under this **policy**.
7. **We** may, at any time, pay to **you** **our** full liability under this **policy** after which no further liability shall attach to **us** in any respect, or as a consequence of such action.
8. **You** will co-operate fully with **us** in any recovery attempt **we** make to recover sums that **we** have paid out under the terms of the **policy**. **We** will pay all costs associated with the recovery of **our** outlay. **You** agree not to take any action that may prejudice **our** recovery rights and will advise **us** if **you** instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this **policy**. The sums **we** have paid out under the terms of the **policy** will be reimbursed from any recovery made.
9. **You** must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). **We** may at any time and at **our** expense take such action as **we** deem fit to recover the property lost or stated to be lost.
10. **You** must notify **us** in writing of any event which may lead to a claim, within 28 days of the incident:
 - **you** must complete a claim form substantiating **your** claim, together with (at **your** own expense) all certificates, information, evidence and receipts that **we** reasonably require.
 - as often as **we** require **you** shall submit to medical examination at **our** expense.
 - **we** may request a post mortem examination to be carried out for an **insured person** at **our** expense.
11. This **policy** shall become void and the premium paid shall be forfeited if any fraudulent claim is made. Any benefits so claimed and received must also be repaid to **us**.
12. If any dispute arises as to the **policy** interpretation, or as to any rights or obligations under this **policy**, **we** offer **you** the option of resolving this by using the arbitration procedure **we** have arranged. Please see the details shown under the Complaints Section. Using this service will not affect **your** legal rights.
13. **You** will be required to repay to **us**, within one month of **our** request to **you**, any costs or expenses **we** have paid to **you**, or on **your** behalf which are not covered under the Terms and Conditions of this **policy**.
14. When engaging in any golfing activity **you** must accept and follow the supervision and tuition of qualified experts, and **you** must only use appropriate equipment and take any necessary protection, or precautions.

15. At all times **you** must satisfy **yourself** that **you** are capable of safely undertaking the planned golfing activity and **you** must take care to avoid injury, **accident** or loss to **yourself** and to others.
16. **We** will not pay for any costs which are recoverable elsewhere.
17. **You** must disclose details of any other insurance **policy** held. If **you** fail to do so this may result in **your** claim not being paid. Each insurance company will contribute a proportion of the full amount of **your** claim payment (providing **your** claim is valid), except for valid Personal Accident claims which **we** will pay in full. Under no circumstances shall **you** benefit from double payment (dual insurance) under the terms of any of **your** insurance policies. In the event that **you** have received payment to which **you** were not entitled under this **policy** **we** have the right to recover the value of the overpayment from **you**.
6. **we** will not pay for any losses which are not directly covered by the Terms and Conditions of this **policy**. Examples of losses **we** will not pay for include loss of earnings due to being unable to return to work following injury or illness happening while **playing golf** and replacing locks if **you** lose **your** keys.
7. any malicious, deliberately careless, deliberately reckless, or deliberately negligent act, or omission by **you**.
8. any claim arising or resulting from **your** own illegal or criminal act.
9. any claim arising directly, or indirectly from **your** drug addiction, solvent abuse, impairment through the excessive consumption of alcohol, the misuse of a drug, or drugs.
10. any claim arising or resulting directly or indirectly from **your** suicide, attempted suicide, intentional self-injury, needless self-exposure to danger except in an endeavour to save human life, or fighting except in self-defence.
11. participation in any organised competition involving any sports, or activities other than **playing golf**.
12. accidents arising from riding a motorcycle, as either rider or passenger, unless the rider holds a current full motorcycle licence which allows him/her to ride the motor cycle and a helmet and customary safety clothing is worn.
13. any claim arising directly or indirectly from any manual work in connection with a profession, business or trade.
14. any claim arising from flying (except whilst travelling as a fare paying passenger in a fully licensed multi-engined passenger carrying aircraft).
15. loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence in the loss:
 - a) **active participation**.
 - b) war and civil unrest including any action taken in controlling, preventing, suppressing or in any way relating to war and civil unrest, unless **you** are in an area subject

General Exclusions – applying to all sections

No section of this **policy** shall apply in respect of:

1. claims arising as a result of a **pre-existing medical condition** whether diagnosed, or not at the time of purchasing, or renewing this **policy**.
2. claims arising from any self-inflicted injury or illness.
3. claims following **your** failure to provide **us** with full and accurate information in response to **our** questions, or **your** failure to meet any Terms and Conditions of the **policy**.
4. loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this **policy**, be covered by any other existing guarantee, insurance, compensation scheme or any motoring organisation's service. If **you** have any other **policy** in force, which may cover the event for which **you** are claiming, **you** must tell **us**. This exclusion shall not apply to Personal Accident cover.
5. any costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which **you** would have paid for in any case).

to war and civil unrest at the outbreak of hostilities, in which case **you** will be covered for a maximum period of 72 hours from the outbreak of hostilities provided that **you** take the first reasonable opportunity to leave the area. If **you** fail to take such an opportunity all cover under this **policy** will end.

- c) nuclear energy, including nuclear reactions, radiation and contamination.
 - d) weapons of mass destruction, or any of their component parts.
 - e) terrorism, or cyber-terrorism.
16. any claim when **you** have not paid the required premium.
 17. loss, or damages of any kind arising from the provision of, or any delay in providing, the services to which this **policy** relates, unless negligence on **our** part can be demonstrated.
 18. any claim arising as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
 19. Claims arising from **you** acting against the advice of a doctor.
 20. **your** travel to a country or specific area or event to which the Foreign & Commonwealth Office, or the World Health Organisation (WHO), or similar governing body have advised against all, or all but essential travel.
 21. claims arising from volcanic ash clouds.
 22. claims arising from actual or planned strike or industrial action which was common knowledge at the time **you** booked the trip or purchased cover (if later);
 23. withdrawal from service of the aircraft, sea vessel, coach or train on which **you** are booked to travel, by order or recommendation of the regulatory authority in any country.

Sanction limitation and exclusion clause

We shall not provide cover nor shall **we** be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations

of the European Union, **United Kingdom** or United States of America.

Making a claim

If **you** need to make any claim, please call Staysure Golf Claims on 01403 288 126.

You can also register **your** claim online by visiting the following website: www.staysure.co.uk/golfclaims.

Please have **your** insurance **Validation Certificate** number to hand, and have ready any documents **you** may have that could be relevant to **your** claim for cover as detailed within the sections of this **policy** (for example original purchase receipts, an insurance valuation, bank or credit card statements, medical certificates, depending on which section of cover **you** are claiming for).

If **you** do not have any documents with **you**, **your** claim might be delayed; please ask the operator for assistance. **You** may be asked to send **us** additional information and documentation (**we** will provide advice if this becomes necessary). The nature of the documentation **we** need may include medical records, purchase receipts, membership fees etc. and will depend on **your** individual circumstances and the type of claim **you** are making.

Please read the General Conditions of this **policy** document and the relevant sections of **your policy** for more information. All information, evidence, details of household insurance and Medical Certificates as required by **us** must be sent at **your** own expense. **We** reserve the right to require **you** to undergo an independent medical examination at **our** expense. **We** may also request, and will pay for, a post-mortem examination in the event of **your** death.

You must retain any property which is damaged, and, if requested, send it to **us** at **your** own expense. If **we** pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become **our** property.

We may also pursue any claim to recover any amount due from a third party in the name of anyone claiming under this **policy**.

We may refuse to reimburse **you** for any expenses for which **you** cannot provide receipts, bills, or an insurance valuation obtained before any loss taking place.

If an event giving rise to a claim under this insurance occurs **you** shall notify Staysure Golf Claims as shown in 'How to make a claim' within 28 days of the date of the incident occurring.

Important information

Keeping us Informed

It is important that **you** call **us** as soon as **you** need to make a change to **your policy**, to ensure **you** are accurately covered.

If when **we** ask, **you** fail to disclose any relevant information or make a misrepresentation, **we** may void the **policy** or reduce the value of any claim payment.

Cancellation provisions

Your right to cancel the policy

If **you** ask **us** to cancel **your policy** in writing or by telephone, such cancellation shall take effect on the date the notice is received, or on the date specified in the notice, whichever is later. **You** have the right to cancel **your policy** within 14 days of the date of issue or receipt of **your** documents, whichever is later.

We will only refund to **you** any premium **you** have paid, less any fees and charges if **you** have not made, or intend to make a claim.

If the notice of cancellation is received outside the 14 day cooling off period no premium will be refunded, however discretion may be exercised in exceptional circumstances such as bereavement.

Our right to cancel the policy

We may give **you** 14 days' notice of cancellation of this **policy** by a Recorded Delivery letter to **you** at **your** last known address. **We** will refund **you** the proportionate amount of premium left on **your policy**. If the insured person has passed away, the entitled premium refund will be paid to the estate. In all cases, if an incident has arisen during the period of cover which has, or will give rise to a claim, then no refund will be made.

Subrogation

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

Fraud

You must not act in a fraudulent manner. **We** shall not pay a claim if **you** or anyone acting for **you**:

- makes a claim under the **policy**, or makes a statement, or provides a supporting document in support of a claim, knowing the claim to be false, or fraudulently exaggerated in any respect; or
- makes a claim in respect of any loss or damage caused by **your** wilful act or with **your** connivance. Then:
 - **we** shall not pay any claim which has been, or will be made under the **policy**.
 - **we** may at **our** option declare the **policy** void.
 - **we** shall be entitled to recover from **you** the amount of any claim already paid under the **policy**.
 - **we** shall not return any of the premium paid.
 - **we** may inform the Police of the circumstances.

Disclosure of Information

In the unfortunate event that **you** need to make a claim, **we** may need to disclose information to any other party involved in the claim. This may include:

- third parties involved with the claim, their insurer, solicitor or representative.
- medical teams, the Police or other investigators.
- **our** claims handlers or other agents involved in dealing with **your** claim.

Complaints

We will do everything possible to ensure that **you** receive a high standard of service. If **you** are not satisfied with the service received:

Complaints related to **your policy**:

Please forward details of **your** complaint to:

Customer Services Manager Staysure,
Staysure
Britannia House
3-5 Rushmills Business Park
Bedford Road
Northampton NN4 7YB

Email: complaints@staysure.co.uk

Tel: 0800 007 4560

Complaints related to **your claim**:

Please forward details of **your** complaint to:

The Managing Director
ERV/ETI International Travel Protection
Afon House,
Worthing Road,
Horsham,
West Sussex RH12 1TL
Email: contact@erv.co.uk

Please ensure **your policy** number is quoted in all correspondence to assist a quick and efficient response. **We** will contact **you** as soon as possible after receiving **your** complaint to inform **you** of what action **we** are taking. **We** will arrange to issue a final response within 40 working days. If **you** are still not satisfied with the way in which **we** have handled the complaint then **you** may refer the matter to the Financial Ombudsman Service and have 6 months in which to do so:

The Financial Ombudsman Service
Exchange Tower,
Harbour Exchange Square,
London E14 9SR
Tel: 0800 0234 567

If **you** refer a complaint to the Financial Ombudsman Service, **you** are not bound by their decision and **your** legal rights to take subsequent action against **us** are not affected.

Compensation Scheme

Howserv Limited and ERV are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if **we** cannot meet **our** 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

Data Protection Act 2018

Privacy Policy

How we use the information about you

As an insurer and data controller, **we** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. This will be **your** name, age, address, health information, travel dates, destination, and other information which is necessary for **us** to:

- meet **our** contractual obligations to **you**;
- issue and administer this insurance **policy** including payments and other transactions
- service **your policy** (including claims and assistance); and
- detect, investigate and prevent activities which may be illegal, or could result in **your policy** being cancelled, or voided.

We process the above data for the 'performance of contract', or 'legitimate interest', and **we** process information about medical conditions, or health on the basis of 'substantial public interest'.

We may share information with trusted third parties in order to administer **your policy** and deal with any claims. These include TICORP Limited and Howserv Limited, contractors, investigators and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. **We** have strict contractual terms in place, including the model legal terms defined by the European Union to make sure that **your** information remains secure.

We will not share **your** information with anyone else unless **we** are required by **our** regulators, or other authorities.

Special Categories of Personal Data

Some of the personal data **you** provide to **us** may be more sensitive in nature and is treated as a Special Category of personal data. This could be information relating to health or criminal convictions, and may be required by **us** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for **us** to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes as set out in this notice.

How we store and protect information

Information collected by **us** is securely stored on servers located either in the **United Kingdom**, or **European Union**. **We** keep and process this information to meet **our** contractual, and regulatory obligations, or to deal with requests from other authorities. **You** have the right to request a copy of, or correct the information that **we** hold about **you**. If **you** would like a copy of the information **we** hold about **you** please contact **us** by email or letter as shown below:

Enquiries in relation to data held by Staysure should be directed to:

Data Protection Officer
Staysure
Britannia House
3-5 Rushmills Business Park
Bedford Road
Northampton
NN4 7YB

Email: dataprotectionofficer@staysure.co.uk

Those in relation to data held by ERV should be directed to:

Data Protection Officer
ERV
Afon House,
Worthing Road,
Horsham,
West Sussex, RH12 1TL
United Kingdom

Email: dataprotectionofficer@erv.co.uk

Staysure is a trading name of TICORP Limited. Staysure golf insurance is arranged by TICORP Limited which is registered in Gibraltar company number 111526. Registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. TICORP Limited is licensed and regulated by the Gibraltar Financial Services Commission number FSC1238B and trades into the **United Kingdom** on a freedom of services basis, FCA FRN 663617.

Staysure golf insurance is administered by Howserv Limited which is registered in England and Wales number 03882026. Registered office: Staysure, Britannia House, 3-5 Rushmills Business Park, Bedford Road, Northampton, NN4 7YB. Howserv Limited is authorised and regulated by the Financial Conduct Authority FRN 599282.

Notes

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Require Customer Service?

If **you** have a query or need to amend **your** policy in any way call **our** Customer Service Team. **We're** available Friday between 9am and 5pm.

Customer Service

0800 007 4560

Or if calling from outside the UK

+44 1604 981 137

For non-urgent queries

Email info@staysure.co.uk and **we'll** get back to **you** within **72 hours**, or talk to a member of **our** team on our **web chat service**.

Need to make a claim?

We hope **you** don't have to claim but **our** team is on hand to help should **you** need them, please call the claims number below:

Claims

01403 288 126

You can also register **your** claim online by visiting the following website:
www.staysure.co.uk/golfclaims

Please also see page 19 for our claims procedures.

Remember, we are here to help you should the unexpected happen - we are simply a phone call away...

Compensation Scheme

Howserv Limited and ERV are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if we cannot meet our 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 the compensation scheme arrangements from the FSCS or visit www.fscs.org.uk



The UK's Most Trusted Travel Insurance Provider*

and proud sponsor of The Staysure Tour



Staysure is now the proud sponsor of the Staysure Tour, previously known as the European Senior Tour.

The Staysure Tour is made up of a series of professional golf tournaments for international golfers over the age of 50. In 2018 it will consist of 19 tournaments throughout Europe and worldwide, including the newly created Staysure Seniors PGA Championship at the London Club in August.

Visit staysuretour.com to find out more about The Staysure Tour, tournaments, tickets, competitions and enter Golf's Biggest Giveaway – with hundreds of exclusive golfing prizes to be won!

Join the 'Staysure Clubhouse' for regular Staysure Tour news, exclusive golf prizes and chances to play alongside the professionals.

Or just ask your local club about **The Staysure Trophy** and a chance to play in The Staysure PGA Senior Championship.

*As voted by customers in the Moneywise Customer Service Awards survey 2017.

StaysureTM Worth doing right