

Personal Golf Insurance



Insurance Product Information Document

Company: ERV T/A ETI-International Travel Protection

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Product: Staysure Personal Golf Insurance

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

What is this type of insurance?

This insurance provides financial protection against an insured occurrence resulting from an insured person playing golf within the cover dates you have chosen.



What is insured?

- ✓ **Personal Liability** – up to £5 million
- ✓ **Golf Equipment** – up to £5,000
- ✓ **Personal Possessions** – up to £250
- ✓ **Golf Trophies** – up to £250
- ✓ **Equipment Hire** – up to £500
- ✓ **Personal Accident** – up to £50,000
- ✓ **Dental Treatment** – up to £500
- ✓ **Hospital Daily Benefit** – up to £1,000
- ✓ **Loss of Club Subscription** – up to £2,000
- ✓ **Overseas Green Fees** – up to £1,500
- ✓ **Hole-in-One** – up to £300

Optional Covers:

- Golf Buggy Cover
- New for Old Golf Equipment Cover
- Excess Waiver



What is not insured?

- ✗ Some sections of the policy may be subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim.
- ✗ Pre-existing medical conditions.
- ✗ Claims arising from you acting against the advice of a doctor.
- ✗ Any self-inflicted injury or illness.
- ✗ 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.
- ✗ Circumstances you were aware of before your policy was issued that might result in a claim.
- ✗ Loss, damage or expense insured by or covered by any other existing guarantee, insurance, compensation scheme or any motoring organisation's service. This does not apply to Personal Accident Cover.
- ✗ Any malicious, deliberately careless, deliberately reckless, or deliberately negligent act, or omission by you.
- ✗ Participation in any organised competition involving any sports, or activities other than playing golf – see policy wording for further details.
- ✗ 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.
- ✗ Personal baggage claims will be paid based on the intrinsic value of the items at the time the loss occurred unless otherwise stated.
- ✗ Any claim for personal possessions or equipment where you have not taken steps to prevent loss.



Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom, Channel Islands and Isle of Man
- ! This policy has no age limits, however certain limitations apply to persons aged under 18 and over 70
- ! This policy does not provide cover for playing golf as a professional or in any professional competitions



Where am I covered?

- ✓ You can select the area of cover that is most appropriate for your golfing plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your validation certificate.
- ✓ You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)



What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.



When and how do I pay?

The premium can be paid by debit or credit card and successfully received before the effective date of the insurance policy.



When does the cover start and end?

Policies start when you make the premium payment and it is accepted by us, or from the date that you request. These policies end after 12 months.



You can cancel this policy at any time. If you cancel within 14 days of receipt of your policy documents, we will cancel the policy and refund your premium in full provided that you have not already taken your trip, made a claim or intend to make a claim. To cancel the policy, please call the Staysure Customer Services Team on 0800 007 4560.