Abbeygate Insurance
Golf & Domestic Golf Travel Insurance
Insurance Product Information Document

This insurance is underwritten by Lloyd's Insurance Company S.A., a Belgian limited liability company registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on www.nbb.be

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?

This insurance is designed to provide financial reimbursement in the event you are required to cancel or curtail a golf trip, damage to golf equipment and to cover your liability to a third party in the event you damage their property or person whilst playing golf.

What is insured?

Section 1.1 - Cancellation, Curtailment or Disruption of a Trip

✓ Reimbursement of irrecoverable or unused domestic travel and accommodation expenses paid in advance or contracted to pay.

Section 1.2- Missed Departure and Transport Diversion

✓ Additional domestic travel and accommodation costs if your miss your journey to the departure point disrupted or the transportation in which you are travelling diverted.

Section 2 - Baggage and Personal Effects

✓ Loss or damage to property and valuables

If your baggage is delayed for more than 12 hours, the cost of buying immediate necessities.

Section 3 - Personal Liability

✓ Provides cover for damages for bodily injury and property damage to a third party that you are legally liable for, including costs and expenses incurred in defence of a claim.

Section 4 - Third Party Property Damage

✓ Accidental damage to third party property for which you are responsible but not legally liable.

Section 5 - Golf Equipment

✓ The cost of repairing or replacing golf equipment following direct physical loss, theft or damage.

Section 6 - Golf Equipment Hire

✓ The cost of temporarily hiring golf equipment where your golf equipment has been lost or damaged.

Section 7 - Personal Accident

✓ A cash benefit in the event that you suffer accidental death, Loss of a limb or one eye,Loss of two limbs or both eyes, Permanent total disablement.

Section 8 - Loss of Club Subscription

✓ If you suffer bodily injury whilst playing golf your golf club subscription will be reimbursed for the period you are unable to play.

Section 9 - Dental Treatment

✓ To pay for dental expenses in respect of accidental dental injury sustained whilst playing golf.

Section 10 - Hospitalisation

✓ A daily cash benefit following bodily injury.

Section 11 - Hole in One

✓ To cover club house expenses after achieving a hole in one during a round of golf.

Section 12 - Loss of Golfing Trophy

✓ To cover for loss of golfing trophies whilst in your care.

Section 13 - Tournament Entry Fees

✓ To pay for non-refundable golf tournament entry fees following iliness or injury.

Section 14 - Personal Effects

✓ To pay for the cost of repair or replacement of personal effects that are lost, stolen or damaged at a recognised golf venue.

Note: Your Benefits are payable in € Euros, being the currency in which your premium is paid.

What is not insured?

- ✗ The Excess shown on the Table of Benefits.
- ✗ Any criminal or illegal act.
- ✗ Any claim where you are under the influence of alcohol or drugs.
- ✗ Bodily injury sustained when travelling to/from a golfing event.
- ✗ Section 3 - Injuries to any employees or relatives or damage to their property.
- ✗ Section 3 - Punitive or exemplary damages.
- ✗ Section 3 - Liability in violation of any road traffic laws.
- ✗ Section 5 - Golf equipment left unattended.
- ✗ Section 9 - Normal dental wear and tear.
- ✗ Section 11 - Claims by professional golfers.
- ✗ Section 14 - Loss of money or valuables
- ✗ Section 14 - Losses of personal effects from unattended golf bags.

Are there any restrictions on cover?

! The maximum amount of any claim can be no more than the sum insured shown on the policy schedule.

! There is no cover whilst taking part in professional sports.

! For equipment that is more than 5 years old, full, new replacement value may not be paid.

! Under Section 7 there are reduced benefits for children under the age of 16 and persons aged 65 or over.

Where am I insured?

✓ For Section 1.1 and 1.2 Travel cover is only for Domestic Travel in your country of residence. All other sections of Golf cover is provided for anywhere in the world including your country of residence.

What are my obligations?

- You must notify any changes in the information you provided at the start of the policy, and which occurs during the period of insurance, as soon as possible.
- You must take reasonable care to provide complete and accurate answers to the questions you are asked when you take out the insurance and not to knowingly misrepresent anything.
- You must notify the claims company, giving full details of any occurrence, which is likely to give rise to a claim, as soon as possible after it happens and, in any case, within 30 days of the occurrence.
- You must provide to the claims company all documentary evidence they may require in support of your claim, including medical information if required.

When and how do I pay?

Premiums are payable when the policy is purchased via the website or direct with Abbeygate Insurance.

When does the cover start and end?

Subject to payment of the required premium, the cover starts on the date shown as the first day of the Period of Insurance on the policy schedule and will remain in force for one year.

How do I cancel the contract?

The policy can be cancelled by notifying Abbeygate Insurance within 14 days of purchasing the policy.
Email: cyprus@abbeygate.cy
Address: 1 Mesoyi Avenue, 8280, Paphos, Cyprus
Tel: 00357 26 819 175
After the first 14 days the policy can be cancelled at any time by giving notice in writing using the above contact information. Provided there is confirmation that no claims and no incidents that might lead to a claim have occurred, the premium for the exact number of days left on the policy will be refunded. When calculating the premium refund there will be an additional charge to cover the administration cost of providing the policy of one half of the portion of the premium to be returned or €50 whichever is the lesser.

Making A Claim?

CLAIMS PROCEDURE

In the event of any occurrence likely to give rise to a claim under this Policy, You must notify Us ensuring that full details are given to Us in writing as soon as reasonably possible after the date of the occurrence and in any event within thirty (30) days. Such notice must include full particulars of the occurrence. You must provide to the claims company all documentary evidence they may require in support of your claim.

You should contact:

THIRD PARTY SERVICE PROVIDER (TSP): **CEGA GROUP SERVICES**
Loss Notification Email: **claimsservice@cegagroup.com**
Loss Notification Phone No: **+44 (0) 1243 976268**
Loss Notification Address: **PO Box 127, Chichester, West Sussex, PO18 8WQ**

You should tell them You have a Abbeygate Golf & Domestic Golf Travel insurance policy and give them the policy reference.