

Golf cover extension (Policy B)

on payment of additional premium

We will pay up to the amount shown in the schedule of cover for:

Loss of Golf Equipment

1. the cost of repair of **golf equipment** that is partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear, and tear.
- Or
2. the market value of the **golf equipment**, allowing for age, wear, and tear to cover **golf equipment** that is stolen, permanently lost, or destroyed whilst on **your trip**.

Equipment Hire

the cost of hire of **golf equipment** if **your golf equipment** is lost, stolen, or delayed on your outward journey for over 12 hours from the time **you** arrived at **your trip** destination.

Provided:

1. **you** have paid your excess or accept it will be deducted from any settlement.
2. **you** have complied with the carrier's conditions of carriage.
3. **you** have notified the Police, **your** carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss or damage.
4. **you** are not claiming for damage caused by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents.
5. **your golf equipment** is not specifically insured elsewhere.
6. **you** own the **golf equipment** **you** are claiming for and are able to provide proof of ownership/purchase and original purchase price for any **golf equipment** over £50 in value.
7. **you** are able to provide either the damaged **golf equipment** on request or to prove the existence or ownership/purchase of any **golf equipment** lost or stolen.
8. **you** have kept all receipts for any hired **golf equipment** and sent them in to **us** with your claim.

Loss of Green Fees

We will pay up to the amount shown in the schedule of cover for:

the loss of green fees should the pre-booked course become unplayable due to adverse weather conditions or because of **your** serious injury/illness occurring during the **trip** preventing you from playing golf.

Provided:

the course is closed by a club official, and you have confirmation in writing or contacted the 24/7 assistance team about a medical claim.

Hole in One

We will pay up to the amount shown in the schedule of cover if:

you complete a hole in one stroke gross (i.e., exclusive of handicap) during any organised game on any golf course during **your trip**. Please note: this benefit will only be payable once in any game.

Provided:

1. **you** have confirmation in writing from the club secretary and **your** playing partner.
2. **you** have kept all receipts for these items and send them in to **us** with your claim.

There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the Schedule of cover.

This section only covers golf equipment listed under the golf equipment definition of the main policy wording that belong to you, is not 'new for old' and an amount for age, wear, and tear will be deducted.

There is no cover provided under this section for anything mentioned in the General conditions and exclusions applying to all sections of cover in the main policy wording or any items that do not fall within the categories of cover listed. Additionally, no cover is provided under this extension for:

1. any intentional damage to **golf equipment** due to carelessness/reckless actions.
2. any claim where **you** have left **your golf equipment** **unattended** away from **your** holiday or **trip** accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered **luggage** area of a motor vehicle and entry was gained by violent and forcible means.
3. any claim not evidenced by a report specified in this section, unless otherwise agreed by **us**.
4. any claim if **you** do not produce written confirmation from the secretary of the club, stating that the hole in one has been performed to the satisfaction of the club, together with the original score card fully completed and duly signed.

If you need to claim:

Download a claim form at

www.imglobal.com/member/assistance/claims or call +44 (0)2920 474138 or write to Travel Claims Team, 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff CF24 0EL.

Our claims handlers will need to see:

- Completed cancellation claim form
- Booking invoice(s) for the **trip**
- Proof of ownership / purchase for the items claimed
- Damaged: Estimate for repair, or proof that the item is beyond repair or destroyed
- Loss or theft: Official loss, theft or damage written report, from the police in resort, carrier and / or tour operator's representative obtained within 24 hours of the incident being noticed by You.
- Delayed, loss or damage (checked-in baggage): Property Irregularity Report (PIR) or equivalent obtained within 24 hours of the incident, and if applicable the carrier's written confirmation the items are permanently lost
- Delayed, loss or damage (checked-in baggage): Tickets and luggage tags
- Delayed, loss or damage (checked-in baggage): Evidence from the carrier of any compensation or reimbursement issued to **you** towards **your** losses
- Delayed: Invoices and receipts for **golf equipment** hired in resort

- Delayed: Evidence of the date and time **your golf equipment** was returned to **you**
- Green fees: Medical report confirming when **you** became medically unfit to play, or documentation from the golf club / resort confirming the reason and dates the course was closed
- Hole in one: Documentation from the golf club / resort secretary and playing partner confirming **your** official hole in one during an organised game
- Details of other insurance, or third party responsible, if applicable

For damaged items:

Keep damaged items in case we ask for them. If requested, they will need to be sent to: Travel Claims Team, 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff CF24 0EL. We will not cover the postage cost applicable.

Any golf equipment with a purchase price over £50 must be supported by original proof of ownership or purchase. An individual limit of £50 will apply to each item not supported, with an overall limit of £150 for all such items