

What is a policy summary?

This document provides key information about the Members and visitors insurance policy, underwritten by Hiscox, which is specifically designed for golf clubs' members and visitors. If you have any additional questions, please contact your insurance broker, Carrick Neill.

Policy name: Members and visitors insurance scheme

Type of insurance: Members' and visitors' liability and Members' and visitors' benefits

Underwritten by: Hiscox Underwriting Ltd for and on behalf of Hiscox Insurance Company Limited

Insurance broker: Carrick Neill

Significant features and benefits

The Members and visitors insurance policy offers some of the broadest levels of cover available, giving our customers true peace of mind. All communications, including the policy wordings, are written in plain English with no jargon to ensure that you know exactly what is and, as importantly, what is not covered. You can combine the following elements.

Members' liability cover which includes the following:

- your members' legal liability for bodily injury to other people or damage to other peoples' property arising directly from your members' participation in any activity at your golf club or while temporarily at another club, up to a maximum of £5,000,000;
- damage to other peoples' property resulting directly from your members' participation in any activity at your golf club, regardless of your members' legal liability, up to a maximum of £10,000.

Members' benefits cover which includes the following:

- a capital benefit of £20,000 if any of your members suffers death, loss of sight, loss of limb or permanent total disablement while participating in any activity at your golf club;
- the costs of treatment by a suitably licensed and qualified dentist if any of your members suffers an accidental dental injury while participating in any activity at your golf club, up to a maximum of £500;
- a capital benefit of £75 if one of your members scores a hole in one while participating in any official medal or Stableford competition at your golf club which is eligible for handicapping purposes.

Visitors' liability cover which includes the following:

- your visitors' legal liability for bodily injury to other people or damage to other peoples' property arising directly from your visitors' participation in any activity at your golf club, up to a maximum of £5,000,000;
- damage to other peoples' property resulting directly from your visitors' participation in any activity at your golf club, regardless of your visitors' legal liability, up to a maximum of £10,000.

Visitors' benefits cover which includes the following:

- a capital benefit of £10,000 if any of your visitors suffers death, loss of sight, loss of limb or permanent total disablement while participating in any activity at your golf club.

Significant or unusual limitations or exclusions

You and your members and visitors must take reasonable steps to prevent accident or injury and make every reasonable effort to minimise any loss, damage or liability. Any special conditions, limitations or terms that may apply to an individual risk will also be clearly shown in your individual quotation and policy schedule.

Members' and visitors' liability cover will not pay for:

- any claim or loss directly or indirectly arising from any member's or visitor's participation in any activity for trade or business purposes;
- any claim or loss directly or indirectly arising from any member's or visitor's ownership or possession of any land, building, motor vehicle, trailer, hovercraft, watercraft, aircraft, buggy or any other mechanically propelled vehicle;
- any claim or loss directly or indirectly arising from any act, breach, omission or infringement which is deliberately, spitefully, dishonestly or recklessly committed, condoned or ignored by you or by any member or visitor;
- loss or damage caused by any member or visitor to their own property or to property which was in their care, custody or control.

Members' and visitors' benefits cover will not pay for any injury to or death of any member or visitor arising out of:

- such member's or visitor's intoxication or use of any drug or controlled substance, other than drugs prescribed by that member's or visitor's medical practitioner and used properly;
- such member or visitor committing or attempting suicide or deliberately injuring themselves or exposing themselves to exceptional danger, unless trying to save a human life;
- any physical defect, infirmity or medical condition suffered by such member or visitor unless the defect, infirmity or condition has been without the need of any medical advice or treatment during the 24 months before the injury.

Your side of the bargain

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you provide us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

You need to bear in mind:

- if you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid;
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply;
- please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it;
- in the event of a claim, you should take note of the required procedures, such as prompt notice to us of the claims, as stated in the policy documentation;
- as with any insurance, you and your members and visitors have an obligation to take reasonable steps to mitigate any loss.

Policy length

Insurance contracts normally run for a period of 12 months and your contract period will be clearly shown in your schedule of insurance. We strongly urge our customers to review their contract each year to ensure they have adequate cover in place.

Cancellation rights

If you decide within the first 14 days of taking out this policy that this policy does not meet your requirements, you may cancel this policy and, provided that no claim has been made, receive a full refund of your premium.

After 14 days, you may cancel the insurance by giving us 30 days notice in writing of your intention to do so. We may also cancel the insurance by giving you 30 days notice in writing of our intention to do so.

In both cases, we will return to you the amount of premium which relates to the unexpired period, provided that no claims have been notified under the insurance. If a claim or claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy. However, we will not refund any premium under ten pounds.

Claims service

If you need to make a claim, you or a member or visitor should notify Carrick Neill as follows, quoting your policy number:

by telephone on +44 (0)131 225 7777; or

by email to info@carrickneill.co.uk.

For claims arising out of bodily injury caused by a member or visitor to any other person, you or a member or visitor must notify us immediately and in any event within 14 days of a claim or anything which may give rise to a claim. At our request, you or a member or visitor must confirm the facts in writing within 30 days with as much information as is available.

Any questions or complaints?

If you have any questions about your policy or wish to complain you should, in the first instance, contact Carrick Neill in writing at:

Carrick Neill, 5th Floor, 101 George Street, Edinburgh, EH2 3ES, United Kingdom; or

by telephone on +44 (0)131 225 7777; or

by email to info@carrickneill.co.uk.

Where you are not satisfied with the response from Carrick Neill, you should refer your complaint to Hiscox Customer Relations in writing at:

The Hiscox Building York, Peasholme Green, York, YO1 7PR, United Kingdom; or

by telephone on +44 (0) 800 116 4627; or

or by email to customer.relations@hiscox.com.

Our customer relations team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS). For further information visit www.fscs.org.uk.