

Personal Golfer Insurance



Company: Travelers Insurance Designated Activity Company **Product:** Personal Golfer Policy

This insurance is provided by **Travelers Insurance Designated Activity Company** which is registered in the Republic of Ireland. **Travelers Insurance Designated Activity Company** is registered with the Companies Registration Office in Ireland with number 620416. **Travelers Insurance Designated Activity Company** is authorised and regulated by the Central Bank of Ireland with reference number C181203.





This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document and the corresponding quote or policy schedule. Please note that the insurance covers referenced below only apply if they are shown as operative in the quote or policy schedule.

What is this type of insurance?

This insurance meets the needs of a customer who plays golf and is looking to protect themselves from hole in one liabilities, personal property damage and accidental bodily harm or damage caused to other parties whilst playing golf.

 What is Insured?	 What is not insured?
<ul style="list-style-type: none"> ✔ We cover the cost of replacing, repairing or reinstating your damaged property ✔ For Hole in One incurred liabilities, we will pay up to €250 for vouched bar expenses incurred on the day in the club bar or at another time at your discretion we will provide €100, if you hole your first tee shot whilst playing in an official club competition ✔ We shall pay the amount of benefit specified in the schedule in respect of the following contingencies, death, permanent loss of sight in one or both eyes, permanent loss of all hearing in one or both ears, loss of one or more limbs, temporary total disablement from engaging in or giving attention to your profession or occupation, permanent and total disablement which shall permanently and totally disable you from following or engaging in or giving attention to your profession or occupation, medical surgical, optical expenses or dental expenses not recoverable any other source, fractures, facial scarring, hospitalisation or coma, if you sustained the bodily Injury caused by an accident whilst playing golf ✔ We shall pay any legal liability arising from accidental bodily injury or damage arising from you playing golf and any associated claimants and defence costs and expenses ✔ We will cover your defence costs and expenses reasonably incurred at any coroner inquest or other inquiry in respect of any death and any court proceedings (other than criminal), if proceedings arose in connection with you playing golf 	<ul style="list-style-type: none"> ✘ Damaged caused to your property due to or consisting of inherent vice, latent defect, gradual deterioration, wear and tear, frost, change in water table level or your property's own faulty or defective design ✘ You will not be covered for damage caused to your property by or consisting of corrosion rust, wet or dry rot shrinkage, evaporation loss of weight, dampness, dryness, marring scratching, vermin, insects, humidity, contamination or action of light ✘ Damaged caused due you carrying on a dishonest, deliberate or fraudulent act ✘ Damage to smartphones or mobile phones ✘ Personal accident benefits arising from intentional self-injury, suicide or attempted suicide, provoked assault or deliberate exposure to danger (except in an attempt to save human life) or arising from accidents occurring when you were under the influence of intoxicants or drugs

Are there any restrictions on cover?

-  Refer to your policy documentation for limits of liability and any deductible that you may have to pay when you make claim
-  Any personal accident benefit for temporary total disablement from engaging in or giving attention to your profession or occupation, shall not be payable up to a maximum period of 104 weeks in respect of any one accident calculated from 14 days from the commencement of date of the disablement
-  All certificates information and evidence required by the us when looking into a personal accident claim shall be paid for by you and shall be in such form and of such nature as we may prescribe. You will also have to submit to medical examination, as often as we think is required and at your own expense, in respect of any alleged bodily injury
-  Automatic reinstatement applies to certain sections of this policy

Where am I covered?

-  This will be shown in your policy schedule with reference to the definitions in the policy wording and includes the Republic of Ireland

What are my obligations?

- You must check that the Sections of Cover that you have requested are included in the Insurance Schedule
- You must ensure that the information you have given the Company is accurate
- You must notify your broker as soon as practicable of any inaccuracies in the information that you have provided to the Company
- You must comply with your duties under each Section of Cover for which you are insured, and under the terms and conditions of the Policy as a whole

When does the cover start and end?

The start date of your policy is set out in the insurance schedule. The policy is usually issued for 12 months.

When and how do I pay?

You should contact your broker for full details of when and how to pay.

How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker. If you have not made a claim, you may be entitled to a refund of premium, depending on the terms and conditions of your policy.