

Insurance Product Information Document

Company: Allianz p.l.c

Product: Golfsure Personal Insurance

Allianz p.l.c. is regulated by the Central Bank of Ireland. Registered in Ireland, No. 143108. Allianz Ireland, Allianz House, Elm Park, Merrion Road, Dublin 4, D04 Y6Y6

This policy is managed by Willis Towers Watson Insurances (Ireland) Limited, trading as Willis Towers Watson. Willis Towers Watson Insurances (Ireland) Limited trading as Willis Towers Watson is regulated by the Central Bank of Ireland.

The following summary does not contain the full terms and conditions of the contract which can be found in the full policy documentation.

What is this type of insurance?

This is an insurance policy for members of Golf Clubs. This document provides a summary of the key information relating to the Golfsure Personal ROI policy Allianz plc offer.



What is insured?

Golf Equipment / Personal Effects

- ✓ All Risks cover for you Golf Equipment up to €4,000
- ✓ Personal Clothing €750
- ✓ Golf Buggies covers damage to a single seater ride on buggy up to a limit of €4,000
- ✓ Loss of Keys – covers the cost of replacing car keys lost whilst on Golf club premises
- ✓ Mobile Phones cover for personal mobile phones up if damaged on Golf Club premises
- ✓ GPS / Satellite Rangefinders / Skycaddies covers damage to GPS / Rangefinders /Skycaddies up to a limit of €400
- ✓ Delayed arrival of Clubs – cover for delayed arrival of clubs when travelling (excluding buggies and to a limit of €250)

Personal Accident

Cover if an insured person sustains injury during the operative time & within the period of insurance which results within two years and independently of any other cause in

- ✓ Accidental Death €150,000
- ✓ Major Disability such as permanent total disablement €150,000
- ✓ Loss of Hearing: Both ears €150,000 One Ear €37,500
- ✓ Temporary Total Disablement up to €250 per week for up to two years
- ✓ Medical Expenses are covered up to €3,300 in Republic of Ireland & up to €30,000 elsewhere in the world
- ✓ Dental Expenses €10,000
- ✓ Facial Scarring €3,000
- ✓ Hospitalisation (€50 max 20 days) up to €1,000
- ✓ Coma (€100 per week 26 weeks) up to €2,600
- ✓ Fractures various limits up to €1,500
- ✓ Any one Accident Limit €5,000,000



What is insured?

Personal Liability

- ✓ Cover for accidental bodily injury or damage to third party property caused by the insured up to a limit of €2,600,000



What is not insured?

- ✗ Individual sections of your policy & schedule may contain exclusions specific to your policy
- ✗ Faulty/ Defective Design
- ✗ Road Traffic Act Cover
- ✗ Radioactive Contamination
- ✗ Mechanical or Electrical Breakdown
- ✗ Libel /Slander
- ✗ Terrorism
- ✗ War
- ✗ Cyber
- ✗ Pollution & Contamination
- ✗ Deliberate Acts
- ✗ Fraud
- ✗ Damage to property as a result of it undergoing any process of repairing, restoring or dyeing
- ✗ Claims brought against the insured in any court of law other than in the Republic of Ireland, Great Britain, Northern Ireland, the Isle of Man or the Channel Islands



Are there any restrictions on cover?

- ! Your Excess, which is shown in your schedule (a separate document, which gives details of your individual cover)
- ! Endorsements or extensions may apply to the policy and will be specified in your policy document or schedule
- ! You will lose all benefits under this policy if any claim is fraudulent in any way or if you or anyone acting on your behalf has used any type of fraud relating to this or any other insurance policy
- ! You must let us know immediately about any event which may give rise to a claim under this policy with all details we may need & also if you become aware of any prosecution or inquest in connection with the event



Where am I covered?

- ✓ You are covered on a worldwide basis whilst playing golf or on golf club premises and further extends to include whilst attending any meeting of the Insured's Golf Club or attending any meeting or function on behalf of or as representative of the Insured's Golf Club whether on a Golf Club Premises or not, excluding commuting to and from such meetings or functions
- ✓ You are not covered for claims relating to pollution or contamination of air, water or soil within the territories of the United States of America or Canada



What are my obligations?

- The answers in any proposal and declaration for this insurance or any information you have provided must be true & complete as far as you know
- You must disclose any facts or changes that may affect the risk
- You must take all reasonable care to prevent death bodily injury shock illness disease loss or damage accordance with all statutory obligations & regulations
- You must not admit, deny, negotiate or settle a claim without our written consent
- You must not carry out any alteration or repair as far as practicable until we have investigated
- You must co-operate fully with us in investigation and handling any claim including sending us all documents, proof, information & any letter or legal summons or similar document we may reasonably need.
- The provision of insurance under your policy is conditional on you observing and fulfilling the general exceptions, conditions & terms of the policy. If by law we have to make a payment that we would not otherwise have had to make, we will seek recovery of that outlay incurred from you



When and how do I pay?

In order to proceed with the policy cover you must contact your broker in advance of the required cover start date to arrange for the payment of the premium. Payment options may include cheque or credit /debit card payment for the full premium or a schedule of periodic direct debit instalments (note a service charge may apply to direct debit instalments if available). Payment methods depend on the options available to you from your broker



When does the cover start and end?

Your policy will remain in force for 12 months from the start date (or as otherwise shown in your Schedule). If you wish to renew your policy & we agreed to offer renewal of this insurance, the cover start & end date will be for the period stated in your renewal schedule as long as you pay your premium



How do I cancel the contract?

You are entitled to cancel this policy by notifying us within (14) days of either the date you receive the policy or the start of your period of insurance whichever is the later

You may cancel this policy at any time by notifying us in writing. As long as no claim has happened during the current period of insurance, we will work out the premium for the period which we have insured you and refund any balance.

Short period rates will apply if you cancel the policy outside of the cooling off period in its first year of insurance.