This insurance is arranged by AllClear Insurance Services Ltd and underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

AllClear Insurance Services Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

This insurance is a contract You have made with Us. We will insure You during the Period Of Insurance under the terms set out in this document.

This evidence of insurance, Your Schedule and any Endorsements are all part of Your insurance. You should ensure that You read them all to avoid any misunderstanding. If You are unclear as to the cover You have selected please contact AllClear Insurance Services Ltd:

Phone: 01708 339155

Email: info@golfinsurance4u.com

Contents

Summary Of Cover 4
Definitions 5
Your Cover 9
SECTION A Golfing Equipment 10
SECTION B Personal Liability 12
SECTION C Personal Accident 13
SECTION D Membership Fees 14
SECTION E Accidental Damage To Third Party Property 15
SECTION F Personal Effects 16
SECTION G Hole In One 17
SECTION H Hire Of Golf Equipment 18
SECTION I Tournament Entry Fees 19

General Conditions Applicable To Your Golf Insurance Policy 20

General Exclusions Applicable To Your Golf Insurance Policy 23

How To Make A Claim 25

How To Cancel Your Policy 26

Complaints Procedure 27
Summary Of Cover

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
<th>Cover Description</th>
<th>SILVER</th>
<th>GOLD</th>
<th>PLATINUM</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Cover</td>
<td>Excess</td>
<td>Cover</td>
</tr>
<tr>
<td>A 10</td>
<td></td>
<td>Golfing Equipment</td>
<td>£1,000</td>
<td>£250</td>
<td>£3,000</td>
</tr>
<tr>
<td>B 12</td>
<td></td>
<td>Personal Liability</td>
<td>£1,000,000</td>
<td>£500</td>
<td>£5,000,000</td>
</tr>
<tr>
<td>C 13</td>
<td></td>
<td>Personal Accident</td>
<td>£25,000</td>
<td>-</td>
<td>£50,000</td>
</tr>
<tr>
<td>C 13</td>
<td></td>
<td>Dental treatment</td>
<td>£300</td>
<td>£150</td>
<td>£300</td>
</tr>
<tr>
<td>C 13</td>
<td></td>
<td>Hospitalisation</td>
<td>up to £200</td>
<td>24 hrs</td>
<td>up to £200</td>
</tr>
<tr>
<td>D 14</td>
<td></td>
<td>Membership Fees</td>
<td>£1,500</td>
<td>£250</td>
<td>£2,000</td>
</tr>
<tr>
<td>E 15</td>
<td></td>
<td>Accidental Damage to Third Party Property</td>
<td>£2,000</td>
<td>£50</td>
<td>£3,000</td>
</tr>
<tr>
<td>F 16</td>
<td></td>
<td>Personal Effects</td>
<td>£250</td>
<td>£50</td>
<td>£500</td>
</tr>
<tr>
<td>G 17</td>
<td></td>
<td>Hole In One</td>
<td>£150</td>
<td>-</td>
<td>£250</td>
</tr>
<tr>
<td>H 18</td>
<td></td>
<td>Equipment Hire</td>
<td>£200</td>
<td>-</td>
<td>£250</td>
</tr>
<tr>
<td>I 19</td>
<td></td>
<td>Tournament Fees</td>
<td>£150</td>
<td>-</td>
<td>£200</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Geographical Limits</td>
<td>UK</td>
<td>Worldwide</td>
<td>Worldwide</td>
</tr>
</tbody>
</table>

Definitions

The following words shall have the same meaning wherever they appear in this document or Schedule.

**Accident**
Shall mean a sudden and unexpected event which happens by chance during the Period of Insurance.

**Accidental Damage**
Shall mean damage caused to the item of Golfing Equipment which was not deliberate or bound to happen and not otherwise specifically excluded from this evidence of insurance.

**Accidental Damage to Third Party Property**
Shall mean damage caused to third party property by a golf ball struck by You whilst playing or practising golf at any recognised golf course or driving range.

**Administrator**
AllClear Insurance Services Ltd

**Bodily Injury**
Shall mean external, visible or, physical injury occurring as a result of an Accident.

**Claims Handler**
Direct Group Limited who handle claims on Our behalf.

**Confined, Fully Locked Boot**
Shall mean the luggage compartment of a vehicle to which normal access can only be gained by unlocking the boot lid and not by any other means of access e.g. via the rear seats of the vehicle as in soft-top vehicles. The Golfing Equipment should be fully hidden from view.

**Consequential Loss**
Any loss or cost that is not directly caused by the event that led to Your claim. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury or illness.
Depreciation
Means for specialist golf clothing over 12 months old a deduction for wear and tear of 20% of the **Sum Insured** of the item for each year or part year from the date of manufacture.

Endorsement/s
Means any terms and conditions additional to this evidence of insurance and specified on **Your Schedule**.

Excess
The amount **You** will be required to pay towards each claim **You** make under this policy.

Forcible and Violent Entry
Means entry evidenced by visible damage to the fabric of the building, room, or vehicle at the point of entry.

Golfing Equipment
Means golf bag, umbrella, clubs, trolley (including electric), GPS range finders (including batteries) and specialist golf clothing.

Geographical Limits
Means as a United Kingdom resident domiciled in the United Kingdom, cover is applicable anywhere in the United Kingdom and for up to 90 days Worldwide during any one **Period of Insurance** depending on the level of cover purchased.

Hole In One
Means one stroke gross (i.e. exclusive of handicap) during any organised competition or **Tournament** on any hole at a recognised golf course.

Home
 Shall mean the brick or stone building of standard construction with a slate, tiled or multi layered roof where the Golfing Equipment is usually kept and is **Your** permanent or temporary place of residence but does not include garages or outhouses which are not attached to and form an integral part of **Your Home**.

Loss Of Limb
Shall mean permanent loss by separation of a hand at or above the wrist, or of a foot at or above the ankle and shall include permanent loss of use of hand, arm or leg.

Loss Of Sight
Means the total and irrecoverable loss of sight in an eye.

Period of Insurance
Means the dates shown on **Your Schedule**.

Permanent Total Disablement
Means a disability lasting at least 12 calendar months which entirely prevents **You** from attending to any business or occupation of any kind and at the end of that period being beyond the hope of improvement.

Personal Effects
Means clothing and items normally worn or carried including watches and personal jewellery but not furs, medals or money.

Professional Golfer
Means a person who derives more than 50% of their income from playing, teaching, and coaching golf or is employed by a golf club as a club professional.

Schedule
Means the **Schedule** issued to **You** and any **Endorsement** attaching to it.

Start Date
Means the date **Your** cover shall start as shown on **Your Schedule** as the “**Start Date**”.

Sum Insured
Means the amount set out on **Your Schedule**.

Terrorism
Any act including but not limited to the use, or threat, of violence or force by any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

Theft
The unlawful taking of the Golfing Equipment against **You** will by another party, with the intent to permanently deprive **You** of that property, or burglary by Forcible and Violent Entry, or the removal of the Golfing Equipment by forcible and violent means against **Your** person.
Unattended
Means either whilst the **Golfing Equipment** is in the open or in a public place or any other location when it is not being used or held by **You** or by an adult who is responsible for the safe keeping of the **Golfing Equipment** unless the **Golfing Equipment** is at or in the **Home**, or **Confined, Fully Locked Boot**.

United Kingdom
Means England, Scotland, Wales, the Channel Islands, Isle of Man and Northern Ireland.

Value
Means the usual new undiscounted replacement cost (including VAT) from a reputable dealer as at the **Start Date** of the **Period of Insurance**.

We/Us/Our
UK General Insurance Ltd on behalf Great Lakes Insurance SE.

You/Your/Insured
Means the Insured person named on **Your Schedule** who is a resident of the United Kingdom being an amateur or semi **Professional Golfer** who derives less than 50% of their income from playing, teaching or coaching golf and is not employed by a golf club as a club professional.

**Your Cover**
In return for **Your** premium payment **We** will insure **Your Golfing Equipment** for the **Period Of Insurance** as stated on **Your** policy **Schedule**, subject to the terms and conditions in this document and any variations and amendments which have been confirmed in writing by **Us**. Please read **Your** policy carefully to ensure **You** understand the cover **We** are providing **You** and that **You** comply with **Our** terms and conditions.
SECTION A – Golfing Equipment

A.1 – Theft of the Golfing Equipment

WHAT IS COVERED

Within the Geographical Limits and up to the Sum Insured, We will at Our option, replace, or pay the cost of replacing the item of Golfing Equipment, with a similar article of like kind, functionality, and quality.

WHAT IS NOT COVERED

a) The Excess as shown in Your policy schedule
b) Depreciation in respect of clothing
c) Theft from a locked room or locked cupboard or Confined, Fully Locked Boot unless access is by Forcible and Violent Entry
d) Theft when the Golfing Equipment is Unattended
e) Theft by deception or by a person or persons to whom the Golfing Equipment is entrusted
f) Theft when hired out by You to any other person, unless You are in attendance
g) Theft from a vehicle unless the Golfing Equipment is in a Confined, Fully Locked Boot
h) Theft from a vehicle which is not taxed, Insured and has a valid MOT
i) The matching of any parts of a set or collection, not the subject of Theft
j) Unexplained Theft
k) Theft from any building at the Home which is not of brick or stone built construction with a tiled or multi layer roof

A.2 – Accidental Damage to the Golfing Equipment

WHAT IS COVERED

Within the Geographical Limits and up to the Sum Insured, We will at Our option, repair to its prior level of functionality or replace, any part, or, if beyond economic repair, replace the Golfing Equipment with a similar article of like kind, functionality and quality. Where the Golfing Equipment is economical to repair but the parts required are obsolete We will pay a cash settlement equivalent to the cost of the repair of the Golfing Equipment.

WHAT IS NOT COVERED

a) The Excess as shown in Your policy schedule
b) Depreciation in respect of clothing
c) When Accidental Damage is sustained in transit when handed to a recognised transport provider or in any vehicle accompanied by You or Your representative unless the golf clubs are securely packaged in a purpose designed golf bag when hired out by You to any other person, unless You are in attendance
d) Any claim where the damaged Golfing Equipment cannot be provided
e) When the Golfing Equipment is Unattended
f) Wear and tear, gradually operating causes, wet or dry rot, atmospheric or climatic conditions, frost, insect and vermin
g) Marring, scratching, denting, corrosion, rust, change in temperature, dampness, dryness
h) shrinkage, evaporation, contamination, change in colour or finish, dust, chemical action or reaction
i) Defects in operation or any loss covered by a manufacturers guarantee
j) Failure to use or maintain the Golfing Equipment in accordance with the manufacturer's instructions
k) Faulty or defective design, materials or workmanship or latent defect or where You have attempted a repair
l) The matching of any undamaged parts of set or collection
SECTION B – Personal Liability

WHAT IS COVERED

Within the Geographical Limits, We will, in respect of the amount shown on the benefits table for which You become legally liable for, pay for Bodily Injury, death, disease or Accidental Damage to any person or Accidental Damage to Third Party Property which arises from Your use of or ownership of Golfing Equipment, providing You are a resident of the United Kingdom. The total amount payable includes reasonable defence costs and expenses incurred by You with Our written consent in connection with any liability insured under this evidence of insurance.

WHAT IS NOT COVERED

a) The Excess as shown in Your policy schedule
b) When You are under 16
c) Liability arising from loss or damage to property which belongs to You or is in Your care custody or control
d) Where You are entitled to indemnity from another source
e) Any liability if You are a Professional Golfer
f) When punitive, exemplary or aggravated damages are awarded against You
g) Any liability for Bodily Injury, loss or damage:
   i. To Your employees other than a person who is temporarily employed as a caddy or members of Your family or household or to their property
   ii. Arising out of or in connection with Your trade, profession or business, or assumed under contract
   iii. Arising out of the ownership, possession, use or occupation of land or buildings
   iv. Arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of description, animals or firearms and weapons, other than the use of a motorised pull type golf trolley whilst in use on a golf course

SECTION C – Personal Accident

WHAT IS COVERED

Within the Geographical Limits, We will pay the amount shown in the benefits table if at any time whilst You are using golf equipment, You are involved in an Accident, which shall solely and independently of any other cause, cause Bodily Injury which results in either Your death, Loss Of Limb, Loss Of Sight or Permanent Total Disablement.

Benefit under this section shall be payable to You or Your nominees, and shall be limited to the amount shown on Your schedule.

WHAT IS NOT COVERED

a) When You are under 16
b) Permanent Total Disablement benefit when over 65
c) Suicide, attempted suicide or intentional self-injury or deliberate exposure to exceptional danger (except in an attempt to save human life), or insanity or Your own criminal act
d) When directly or indirectly resulting from stress, trauma or psychiatric illness
e) Any benefit when Your death, injury or loss does not occur within 180 days of the Accident
f) Any benefit when You cannot prove to Us that the Permanent Total Disablement has continued for 12 months from the date of the Accident and in all probability will continue for the remainder of Your life
g) More than one benefit under this section
h) Any Accident not involving the use of golf equipment
SECTION D – Membership Fees

WHAT IS COVERED

Within the Geographical Limits, We will pay quarterly, in arrears, and up to the amount shown in the benefits table in respect of annual club membership fees paid or contracted to be paid in the event that You are totally disabled from playing golf as a result of Accident (not necessarily occurring at a golfing venue) or illness.

Condition: Claims under this section must be supported by documentary evidence of disablement (in the form of a certificate from a registered medical practitioner and a letter of confirmation from Your golf club secretary stating that You have not played golf at Your golf club for the period claimed) and such evidence must be renewed as necessary during a continuous period for which a claim is being made. In the event of joint membership We will only pay that portion of the membership fees, which relates to You.

WHAT IS NOT COVERED

a) The Excess as shown in Your policy schedule
b) More than 12 months membership fees in any one Period of Insurance
c) Beyond the end of a period of disablement
d) Beyond twelve months from the date of disablement
e) The first month of disablement by illness and/or Accident
f) Claims arising from, or aggravated by, any pre-existing illness or condition
g) Claims in the event that Your golf club reimburses the membership fees to You partially or in full

SECTION E – Accidental Damage to Third Party Property

WHAT IS COVERED

Within the Geographical Limits, We will pay up to the amount shown in the benefits table in respect of Accidental Damage to Third Party Property struck by a golf ball hit by You whilst playing or practising golf on any recognised golf course or driving range.

WHAT IS NOT COVERED

a) The Excess as shown in Your policy schedule
b) Loss or destruction or damage to property belonging to, or in the care or custody or control of the Insured
c) Any incident not reported to the golf club secretary or driving range official within 24 hours of the occurrence
d) Damage to property belonging to the recognised golf club or driving range on which You are playing or practising golf
e) More than 1 (one) claim in any one Period of Insurance
SECTION F – Personal Effects

WHAT IS COVERED

Within the Geographical Limits, We will pay up to the amount shown in the benefits table for the cost of repair, reinstatement or replacement of Your Personal Effects which are stolen from, or which are damaged by fire, whilst in a clubhouse or professionals shop or Caddie-master’s hut at a golfing venue.

WHAT IS NOT COVERED

a) The Excess as shown in Your policy schedule
b) Loss of notes or coins of any currency
c) Loss of cheques, credit cards, stamps, securities or similar documents
d) Loss of keys
e) Loss of mobile telephones and accessories
f) Personal Effects left in Unattended golf bags
g) Losses of Personal Effects away from a clubhouse or professional shop or Caddie-masters hut at a golfing venue

SECTION G – Hole In One

WHAT IS COVERED

Within the Geographical Limits, We will pay up to the amount stated in the benefits table towards the cost of reimbursement of a round of drinks in the event of completion by You of any Hole In One stroke, during any organised competition or Tournament on any hole on a recognised golf course.

WHAT IS NOT COVERED

a) Any costs incurred where receipts are not provided
b) Any Hole In One which is not scored on a recognised course in competition
c) Any Hole In One which is not signed and validated by the golf club or course secretary
d) Any costs incurred on any other day other than the day of the Hole In One
**SECTION H – Hire of Golf Equipment**

**WHAT IS COVERED**

Within the Geographical Limits, We will pay up to the amount stated in the benefits table for the hire of golf equipment in the event that Your Golfing Equipment is stolen in transit whilst travelling to an overseas destination or, is stolen whilst travelling by air within the United Kingdom.

**WHAT IS NOT COVERED**

a) Any indemnity unless a claim is made under the Theft section  
b) Your golf equipment must be booked onto the same carrier as You to arrive at the same destination and time as You  
c) In respect of Theft in transit whilst travelling by air within the United Kingdom, cover is restricted to a maximum of 7 days  
d) You must provide Us with written confirmation of the Theft of Your golf equipment whilst in transit from the travel company or carrier, with whom the journey was booked, and a receipted invoice for hire charges of golf equipment from a recognised supplier

**SECTION I – Tournament Entry Fees**

**WHAT IS COVERED**

Within the Geographical Limits, We will pay up to the amount stated in the benefits table for the non-refundable portion of a golf Tournament entry fee when cancellation is due to an unexpected, unforeseen sickness or accidental injury occurring within 14 days prior to the Tournament Start Date that renders You unable to play golf.

**Condition applicable to Section I**

Prior to cancellation of Your entry to a Tournament it is a condition that a doctor’s written advice be obtained confirming that You are unable to play. You must also provide evidence that entry fees have been paid.

**WHAT IS NOT COVERED**

a) Associated green fees
General Conditions Applicable To Your Golf Insurance Policy

1 Cover period
This insurance is for a 12 month period and a single Premium is payable prior to the Start Date. You will receive notification of renewal terms in good time before the current period ends.

2 Governing Law
Unless some other law is agreed in writing this policy is governed by English Law. If there is a dispute it will only be dealt with in the courts of England or the country within the United Kingdom in which Your main residence is situated.

3 Contracts (Rights of Third Party) Act 1999
A person who is not party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but does not affect any right or remedy of a third party which exists or is available apart from that Act.

4 Consumer Insurance Act
You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:
   a) supply accurate and complete answers to all the questions We or the administrator may ask as part of Your application for cover under the policy;
   b) make sure that all information supplied as part of Your application for cover is true and correct;
   c) tell Us of any changes to the answers You have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions We ask when You take out, make changes to and renew Your policy. If any information You provide is not complete and accurate, this may mean Your policy is invalid and that it does not operate in the event of a claim or We may not pay any claim in full.

5 Policy Benefits
The benefits detailed in this policy in respect of the Golfing Equipment are only payable to the named policyholder and any claim may only be presented by the named policyholder.

6 False/Fraudulent Claims
You must not act in a fraudulent way. If You or anyone acting for You:
   • fails to reveal or hides a fact likely to influence whether We accept Your proposal, Your renewal, or any adjustment to Your policy;
   • fails to reveal or hides a fact likely to influence the cover We provide;
   • makes a statement to Us or anyone acting on Our behalf, knowing the statement to be false;
   • sends Us or anyone acting on Our behalf a document, knowing the document to be forged or false;
   • makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
   • makes a claim for any loss or damage You caused deliberately or with Your knowledge.

If Your claim is in any way dishonest or exaggerated, We will not pay any benefit under this policy or return any premium to You and We may cancel Your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against You and inform the appropriate authorities.

7 Reinstatement of Cover
In the event of a claim resulting in a total loss and subsequent replacement or cash payment, We will automatically reinstate cover on Your replacement equipment upon confirmation from You of the Value of the new property to be Insured without change to the Schedule renewal date. Following a claim, We reserve the right to decline cover or apply special terms.

8 Other insurance
If at the time of any claim covered under this evidence of insurance You have any other insurance or guarantee which covers the same Theft, Accidental Damage or Accident, We will only pay a rateable share of the claim.

9 Reasonable Care
You must take all measures that would be deemed appropriate to expect a person to take in the circumstances to prevent any Accidental Damage, Theft or loss and keep Your Golfing Equipment and the Home in a good state of repair and condition. You must take all reasonable care to comply with all statutory obligations and regulations imposed by any statutory, regulatory, or government authority.

10 Subrogation
In the event that a third party is deemed liable for part or all of any claim, We may
exercise Our right of subrogation. You shall, at Our request and Our expense, agree to and permit Us to do such acts and things as may be necessary or reasonably required for the purpose of exercising this right. You will take no action or make any agreements that may weaken or remove Our rights under this clause without Our prior written permission. We will pay any costs or expenses involved in exercising Our right of subrogation.

11 Changes We make
We will only vary the terms and conditions of this policy, including the premium payable or cancel Your Golf Insurance from the annual renewal date. You will be given at least 30 days written notice if We do this, sent to Your last known address.

General Exclusions Applicable To Your Golf Insurance Policy

WHAT IS NOT COVERED
1 This insurance does not cover any Accidental Damage or Theft or any expense whatsoever or any Consequential Loss or any legal liability of whatsoever nature, directly or indirectly caused contributed to by or happening through or in consequence of:

   • any act of fraud or dishonesty by You or anyone acting on Your behalf;
   • delay, confiscation, nationalisation or detention by customs or other government or public authority;
   • Depreciation or Consequential Loss of any kind including loss of use, loss or earnings, costs of any estimates to support Your claim; costs of replacing any equipment which may no longer be compatible with any item of Golfing Equipment repaired or replaced.
   • intentional causes at the direction of, or with Your knowledge;
   • the failure of; or the fear of the failure of; or the inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date;
   • pressure waves from aircraft or other aerial devices travelling at supersonic speeds; or
   • wilful, self inflicted injury or illness; or
   • suicide or an attempt to commit suicide; or
   • wilful exposure to danger, except in an attempt to save a human life; or
   • solvent abuse; or
   • being under the influence of alcohol or drugs, except those prescribed by a registered Doctor and not those drugs prescribed for drug addiction; or
   • You engaging in any illegal or criminal act.
   • Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
   • Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
   • Any direct or indirect consequence of:
     • Irradiation, or contamination by nuclear material; or
     • The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
How To Make A Claim

In the event of any incident likely result in a claim under this insurance
1. **You** must:
   Notify Direct Group Limited on 0344 893 1022 within 24 hours, quoting scheme reference number 06484A
   a) Report the Theft or malicious damage of the Golfing Equipment to the police within 24 hours of discovery and obtain a crime reference number in relation to the Theft of the item.
2. Within 30 days of notifying Us, You shall supply, at Your own expense full details of the claim in writing together with any supporting information and proof of ownership which We may reasonably request.
3. No claim shall be paid until You have notified the Police for Theft or malicious damage claims.
4. We have the right to take and keep possession of any of the Golfing Equipment and to reasonably deal with any salvage, but You will not abandon any Golfing Equipment to Us.
5. You shall give such information and assistance as We may reasonably require, to substantiate any claim.
6. In respect of Public Liability claims, You must send Us any claim, writ or summons as soon as You receive it. Do not negotiate, pay or settle, admit or deny any claim without Our written permission. You must also notify Us in writing of any impending prosecution inquest or fatal accident enquiry.

UK General Insurance Limited are an insurers agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of the insurer.
How To Cancel Your Policy

If You decide that for any reason, this policy does not meet Your insurance needs then please return it to the issuing agent within 14 days of issue. On the condition that no claims have been made or are pending, We will then refund Your premium in full. Thereafter You may cancel the insurance cover at any time by informing the issuing agent however no refund of premium will be payable. The insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address. Valid reasons may include but are not limited to:

a) Fraud
b) Non-payment of premium
c) Threatening and abusive behaviour
d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full You will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

Complaints Procedure

Whilst every effort is made to maintain the highest service standards, should there be an occasion when the service You receive falls below the standard You expect, please use the below contact details to inform AllClear or UK General of Your concerns.

For complaints about the sale of Your policy:
Please contact AllClear Insurance Services at the below address:
You can register your complaint by telephone, letter or email:

Phone: 01708 339115
AllClear Insurance Services Limited
AllClear House, 1 Redwing Court
Ashton Road, Romford
Essex RM3 8QQ
Email: info@golfinsurance4u.com

When You contact AllClear Insurance Services please quote Your policy schedule number and provide a telephone number to assist us in dealing with Your enquiry speedily. If possible AllClear Insurance Services will call You within three working days to try to resolve the issue. Otherwise AllClear Insurance Services will record the nature of Your complaint and assign a complaints handler who will complete a full investigation and contact You in writing.

AllClear Insurance Services follow the Financial Conduct Authority guidelines to complaints handling, a copy of AllClear Insurance Services complaints procedure is available upon request.

If Your complaint about the sale of Your policy cannot be resolved by the end of the third working day, Your agent will pass it to:

Phone: 0345 218 2685
Customer Relations Department
UK General Insurance Limited
Cast House, Old Mill Business Park
Gibraltar Island Road
Leeds, LS10 1RJ
Email: customerrelations@ukgeneral.co.uk
For complaints following a claim notification:
Please contact Direct Group Limited at the below address:
You can register Your complaint by telephone or letter:

Phone: 0344 854 2072
Direct Group Ltd
Customer Relations
Quay Point, Lakeside Boulevard
Doncaster, DN4 5PL
Fax: 0344 412 4138

When You contact Direct Group please state that Your insurance is provided by UK General Insurance Limited and quote scheme reference 06484A, Your policy schedule number and claim number and provide a telephone number to assist Us in dealing with Your enquiry speedily.
Direct Group Limited follow the Financial Conduct Authority guidelines to complaints handling, a copy of the complaints procedure is available upon request.

If you are still not satisfied
If You are still not satisfied You have the right to refer any dispute to the Financial Ombudsman Service by writing to:

Financial Ombudsman Service
Exchange Tower
London E14 9SR
Phone: 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

FINANCIAL COMPENSATION SCHEME
Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

DATA PROTECTION ACT 1998
Please note that any information provided to Us will be processed by Us and Our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.
Golfinsurance4u is a trading style of AllClear Insurance Services Ltd

Golfinsurance4u is arranged and administered by AllClear Insurance Services, AllClear House, 1 Redwing Court, Ashton Road, Romford, Essex, RM3 8QQ who are authorised and regulated by the Financial Conduct Authority.
Firm reference number 311244