

Endorsement attaching to certificate number:

Name of insured person(s):

Period of insurance from \_\_\_\_\_ to \_\_\_\_\_

Subject to payment of the appropriate additional premium as shown on your certificate, we agree to extend your insurance to include the following extra cover. The standard exclusions and conditions still apply unless specifically amended below.

## Optional golf cover

If you have purchased an annual multi-trip policy or a single trip policy, golf cover is included if you have paid the appropriate additional premium for the period of insurance up to a maximum of 31 days and the cover is shown on your certificate.

If you have purchased an annual multi-trip policy, you can purchase golf cover for up to 31 days during the period of insurance when you have paid the appropriate additional premium and the cover is shown on your certificate.

## Definitions

Golf equipment means your golf clubs, golf bag, trolley, golf balls and golf shoes.

## Golf Equipment

### What is covered:

We will pay you up to a maximum of £2,000 per each insured person, for accidental loss, theft of or damage to golf equipment which you own.

Within this amount the following sub-limits apply:

- The maximum we will pay you for any one club or one piece of golf equipment, is £250. If you cannot provide an original receipt, valuation report or other satisfactory proof of ownership and value to support the claim, payment for any one article, or for any one pair or set of articles, will be limited to a maximum of £50. Evidence of replacement value is not sufficient.
- The maximum we will pay you, in total, for all articles lost, damaged or stolen in any one incident is limited to £250 if you cannot provide satisfactory proof of ownership and value.

## Special conditions relating to claims

- We have the option to either pay you for the loss, or replace, reinstate or repair the items concerned.
- Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.
- You must take suitable precautions to secure the safety of your golf equipment, and must not leave it unsecured or unattended or beyond your reach at any time in a place to which the public have access.
- If claiming for your goods that were stolen or lost you should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.
- Within 24 hours of discovery of the of the incident, you must report loss of personal luggage to the local police or to the carrier, as appropriate, (damage to golf equipment in transit must be reported to the carrier before you leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to your hotel or accommodation management, or to the tour operator representative.
- You must produce to us written documentation from one of the parties listed above confirming that the loss or theft occurred during the trip.
- You should make any claims about losing your golf equipment or it being damaged or delayed while being held by an airline, to the airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.
  - otherwise no claim will be paid.

## What is not covered:

- a. the £50 policy excess in respect of each and every claim except where you have paid the excess waiver premium;
- b. more than £250 per single club or single item of golf equipment;
- c. any claim for loss or theft of golf equipment if you have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- d. any golf equipment or documents you lose or that are stolen or damaged during a journey, unless you report this to the carrier and get a property irregularity report at the time. You must make claims for any items you lose or that are stolen or damaged to the airline within seven days.
- e. claims arising from delay, detention, seizure or confiscation by customs or other officials;
- f. claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- g. damage to, loss or theft of golf equipment, which is being carried on a vehicle roof rack;
- h. damage to, loss or theft of golf equipment, if it has been left:
  - unattended in a place to which the public have access; or
  - left in an unattended motor vehicle; or
  - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- i. any claim for damage to golf equipment whilst in use;
- j. any claim if you have purchased a long stay policy;
- k. anything mentioned in the general exclusions

## Golf equipment hire

### **What is covered:**

If your own golf equipment is certified by the carrier to have been lost or misplaced on the outward journey of a trip for a period more than 24 hours, then we will pay you the sum of £20 per complete 24 hours, up to a maximum of £200 each insured person, for hire or replacement golf equipment.

### **Special conditions relating to claims**

You must provide receipts and a report from the carrier confirming the length of the delay - otherwise no payment will be made.

### **What is not covered:**

- a. any claim arising in connection with a trip solely within your home country;
- b. any claim if you have purchased a longstay policy;
- c. anything mentioned in the general exclusions.

## Green fees

### **What is covered:**

We will pay you the sum of up to £75 per complete 24 hours up to a maximum of £300 each insured person for the proportionate value of any non-refundable:

- pre-paid green fees; or
- golf equipment hire fees; or
- tuition hire fees.

### **Which are not used due to:**

- a. you being involved in an accident; or
- b. your sickness; or
- c. adverse weather conditions which causes the closure of the golf course.

### **What is not covered:**

- a. any claims arising directly or indirectly as a result of any pre-existing medical conditions, unless you have declared these to us and we have written to you accepting them for insurance;
- b. claims arising directly from a medical condition which is not substantiated by a report from the treating doctor confirming your inability to play golf;
- c. any claim if you have purchased a longstay policy;
- d. anything mentioned in the general exclusions.

## Hole in one cover

### **What is covered:**

We will pay you the sum of £100 each insured person in the event of you scoring a hole-in-one (gross) during your holiday/trip.

### **What is not covered:**

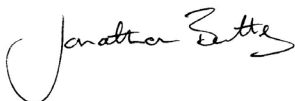
- a. any claim if you have purchased a longstay policy;
- b. anything mentioned in the general exclusions.

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Additional premium due hereon £

Subject otherwise to the original terms and conditions contained in the wording.

Signed, on behalf of Voyager Insurance Services Ltd



Date: