

LLOYD'S

Lloyd's Insurance  
Company S.A.  
Policy

# Abbeygate

## Golf & Domestic Golf Travel Insurance



## Golf & Domestic Golf Travel Insurance Policy



Coverholder at

LLOYD'S

# ABBEYGATE GOLF & DOMESTIC GOLF TRAVEL INSURANCE POLICY

## The Contract of Insurance

This document, together with the **Schedule of Insurance** make up the contract between **You** and Us. The contract does not give, or intend to give, rights to anyone else. No-one else has the right to enforce any part of this contract.

The insurance provided by this document covers liability, loss, damage, death or disability that happens during any **Period of Insurance** for which the Insured Person has paid, or agreed to pay, the premium.

This insurance is provided under the terms and conditions contained in this document or in any amendment made to it.

This insurance has been arranged by Abbeygate Insurance Brokers on behalf of Brit Syndicates Ltd. Brit Syndicates Ltd is registered in the UK. Brit Syndicates Ltd is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and PRA. Registered number: 0824611

This document and the **Schedule of Insurance** are issued under contract reference B176024EEA6153 to Insured Person(s) resident in the EU, EEA or Monaco by Abbeygate Insurance Brokers in its capacity as agent for the insurer, Lloyd's Insurance Company S.A. Lloyd's Insurance Company S.A. is a Belgian limited liability company (société anonyme / naamloze vennootschap) with its registered office at Bastion Tower, Marsveldplein 5, 1050, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on [www.nbb.be](http://www.nbb.be).

This policy is issued in Cyprus by Abbeygate Insurance Brokers Ltd as Coverholder in accordance with the authorisation granted to the Coverholder under the Coverholder Appointment Agreement with the Unique Market Reference stated within this policy. It is insured by Lloyd's Insurance Company [3094] Société anonyme, Place du Champ de Mars 5, Bastion Tower (13-14e étage), 1050 Ixelles.

Abbeygate Insurance Brokers LTD  
1 Mesogi Avenue, 8028, Paphos, Cyprus  
Telephone: +357 26 819 175  
Email: [cyprus@abbeygate.cy](mailto:cyprus@abbeygate.cy)  
Website: [www.abbeygate.cy](http://www.abbeygate.cy)

Signed by:

Signature of Coverholder

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# Important Information

## Please read carefully and retain

Thank **You** for choosing **Us** for **Your** insurance. This document sets out what is and what is not covered.

Please contact Abbeygate if **You** need any documents to be made available in braille and/or large print and/or in Audio format.

**SPECIAL NOTICE:** This is not a full travel insurance policy and only provides cover as outlined in **your Schedule of Insurance** for golf trips only. Please check that the cover explained in this document, and in the **Schedule of Insurance** meets **Your** needs and that **You** understand it. If **You** have any questions about **Your** insurance, please contact **Your** local insurance intermediary who arranged this insurance.

Certain words shown in bold throughout this document have specific meanings and these are explained in the General Definitions Section.

Please take time to read the below information. It tells **You** about things **You** need to check, actions which **You** need to take, and things which **You** need to tell Us about once the insurance has started and when making a claim. This document gives details of many sections of cover. Some sections of cover only apply if **You** have chosen a certain level of cover. The sections of cover which **You** have chosen, and the level of benefit which will be payable in the event of a valid claim under each section of cover, are shown in **Your Schedule of Insurance**.

## CANCELLATION RIGHTS

(a) If this cover does not meet **Your** requirements **You** are entitled to cancel this insurance by contacting Abbeygate Insurance Brokers within 14 days of either:

- (i) the date **You** receive **Your** insurance documentation; or
- (ii) the start of the **Period of Insurance** whichever is the later.

**We** will not refund premiums if **You** have taken a **Trip** or made a claim within the 14 days

(b) **You** can also cancel this insurance at any time during the **Period of Insurance** by giving **Us** notice. Any return premium due to **You** will depend on how long this insurance has been in force. No return of premium will be given if a claim has occurred during the **Period of Insurance**.

(c) **We** can cancel this contract of insurance by giving **You** thirty (30) days' notice in writing. Any return of premium due to **You** will depend on how long this contract of insurance has been in force.

**We** will only cancel this contract of insurance or any part of it for a valid reason or if there are serious grounds to do so such as

- Non-payment of premium.
- Non co-operation or failure to supply any information or documentation **We** request.
- The use of threatening or abusive language.

- Failure to take reasonable care of the property insured.

Any premium due to **You** will be calculated on a pro-rata basis from the date of the cancellation notice provided no claim has been paid or is payable and no incident has occurred which could give rise to a claim under this Policy. However, in calculating the amount of premium to be returned to **You** there will be an additional charge to cover the administration cost of providing this Policy and this will be calculated as a minimum amount of one half of the portion of the premium to be returned to **You** or £50/€50, whichever is the lesser.

If a claim has been made during the period of cover provided, **You** must pay the full premium and **You** will not be entitled to any refund.

If You wish to cancel **Your** Policy please contact Abbeygate Insurance Brokers Ltd:

Abbeygate Insurance Brokers LTD  
1 Mesoyi Avenue, 8028, Paphos, Cyprus  
Telephone: +357 26 819 175  
Email: [cyprus@abbeygate.cy](mailto:cyprus@abbeygate.cy).

## HOW TO MAKE A CLAIM

In the event of any circumstances which could give rise to a claim **You** must comply with the Claims Conditions set out in this document, and notify CEGA Group Claims in writing as soon as reasonably practical at the following address:

By Post:

Cega Group Claims, Funtington Park, Cheesmans Lane, Funtington, Chichester,  
West Sussex PO18 8UE, United Kingdom.

Or by email:

Email: [ClaimsService@cegagroup.com](mailto:ClaimsService@cegagroup.com)

Or by phone:

Tel: +44 1243 976268 (UK time 9.00 to 17.00 – Monday to Friday)

## COMPLAINTS HANDLING PROCEDURE

We aim to provide the highest standard of service to you. However, if **Our** service does not meet **Your** expectations or you are dissatisfied in any way, we would like to know about it so that we can help.

It is important to follow the complaint handling process in order to resolve **Your** complaint effectively and efficiently.

**You** can contact us either via email, telephone and/or post:

Abbeygate Insurance Brokers LTD  
1 Mesoyi Avenue, 8028, Paphos, Cyprus  
Telephone: +357 26 819 175  
Email: [cyprus@abbeygate.cy](mailto:cyprus@abbeygate.cy)

## GENERAL DEFINITIONS

Certain words in this Policy or **Schedule of Insurance** have a specific meaning. They have this specific meaning wherever they appear in this Policy or **Schedule of Insurance**, memorandum or endorsements and are shown in bold print.

### 1. Accident / Accidental

A sudden, unforeseen and fortuitous identifiable event including unavoidable exposure to severe weather conditions.

### 2. Bodily Injury

**Bodily Injury** which is caused solely by **Accidental** means and which, solely and independently of any other cause, results directly in the death or disablement of the **Insured Person** within twelve (12) calendar months from the date of the **Accident**.

### 3. Schedule of Insurance

The document showing details of the cover **You** have purchased.

### 4. Computer System

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

### 5. Cyber Act

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.

### 6. Cyber Incident

- (i) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or
- (ii) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.

### 7. Dental Injury

**Dental injury** which is caused solely by **Accidental** means and which, solely and independently of any other cause, results directly in the need for **You** to have dental treatment within three (3) calendar months of the **Accident**.

## 8. Excess

The first part of a claim which **You** are responsible for paying.

## 9. Golf Equipment

Individual golf clubs, golf bags, golf trolleys and golf carts (electrical or otherwise, including self-propelled vehicles), golf buggies, waterproof clothing, GPS/Rangefinders, golf umbrellas and golf shoes, which are owned by **You** (not hired, loaned or entrusted to **You**) and which are used exclusively for **Playing Golf**.

## 10. Indemnity Value

The value of the article immediately prior to the loss or damage allowing for wear and tear and depreciation in value.

## 11. Loss of Limb or Limbs

The permanent and complete loss of or loss of use of a limb or limbs at or above the ankle or wrist.

## 12. Loss of Sight

- 13.1 in both eyes, means permanent and total loss of sight without hope of improvement and where **Your** name is added to the Register of Blind Persons on the authority of a registered qualified ophthalmic specialist.
- 13.2 in one eye, means the degree of sight remaining after correction is 3/60 or less on the Snellen Scale and is without hope of improvement.

## 13. Medical Practitioner

Any suitably qualified **Medical Practitioner** registered by the General Medical Council (or equivalent in the destination country); or in respect of dental **Treatment** only, a dental practitioner who is registered with the British Dental Association (or equivalent in the destination country);

## 14. Operative Time

- (a) From the time **You** leave **Your** normal or temporary residence or normal or temporary place of work or education whichever is the later, whilst travelling to, during or from a **Golfing Event**, until **You** return to **Your** normal or temporary residence or normal or temporary place of work or education after the **Golfing Event**, whichever is the earlier.

OR

- (b) For cover under Sections 3, 4, 7, 9, 10 and 14 only, is deemed to be **Whilst Playing Golf Only**.

## 15. Period of Insurance

The period shown in **Your Schedule of Insurance**.

## 16. Permanent Total Disablement

Total disablement caused other than by **Loss of Limb** or **Loss of Sight**, which prevents **You** from engaging totally in any and every occupation for a period of twelve (12) consecutive months, and at the end of that period being without prospect of improvement.

## 17. Personal Effects

Clothing and items normally worn or carried including watches and personal jewellery.

## 18. Playing Golf or Whilst Playing Golf Only

Being physically engaged in a continuous round of golf or practice session at a recognised golfing venue and /or golfing event during the **Period of Insurance** and within the **Territorial Limits**.

## 19. Property Damage

Direct physical loss of or direct physical damage to material **Property**.

## 20. Property and / or Valuables

### Property

**Personal Effects** owned by **You** or which are **Your** responsibility, which are taken by **You** on, or acquired during a **Trip**. **Property** excludes **Valuables**, Money and Documents.

### **Valuables**

Jewellery, antiques, articles made of gold or silver or other precious metals, precious or semi-precious stones set in an item of jewellery, musical instruments that can be carried by hand, furs or leather clothing, watches, smart watches, health and fitness trackers, binoculars, telescopes, photographic equipment, electronic audio or digital media, games consoles, laptops, tablets and other computer equipment and hand-held electronic devices including but not limited to MP3 and MP4 players, mobile and smart phones, Satellite Navigation Devices, Blackberries, iPods, iPads, Kindles and associated software, which are taken by **You** on, or acquired during, the trip.

## 22. Relative

Spouse, parent, parent-in-law, son, son-in-law, daughter, daughter-in-law, grandchild, brother, brother-in-law, sister, sister-in-law, fiancé or common law spouse.

## 23. Road

A way over which members of the public have a right to pass and repass, either on foot or, dependent on suitability in a vehicle, motorised or otherwise.

## 24. Schedule of Insurance

The document showing details of **Your** Cover.

## 24. Table of Benefits

The table of benefits set out in the **Schedule of Insurance**, which shows the exact levels of cover **You** have purchased. Benefit limits in the Table of Benefits are shown in Euros €.

## **25. Territorial limits**

Anywhere in the world, including **Your** country of residence, but excluding Belarus, Cuba, Iran, North Korea, Russia, Syria and Ukraine as shown on the **Schedule of Insurance**. This does not apply to Sections 1 and 2, where the applicable territorial limit is **Your** country of residence.

## **26. Unattended**

Leaving **Your Property** with a person **You** did not know prior to commencing **Your** trip; or leaving it in a position where it can be taken without **Your** knowledge; or leaving it at such a distance that **You** are unable to prevent it from being taken.

## **27. We/Us/Our**

Abbeygate Insurance Brokers in its capacity as agent for the insurer, Brit Syndicates Ltd, registered in the UK.

## **28. You/Your**

The Insured Person shown in the **Schedule of Insurance**.

## **SECTION 1: CANCELLATION AND DISRUPTION (for Domestic Golf Trip Only in Your Country of Residence)**

### WHAT IS COVERED

#### **1.1 Cancellation, Curtailment and Travel Disruption**

If **You** are required to cancel or curtail or delay a Golf Trip as a result of any of the Specified Occurrences below We will pay any irrecoverable or unused travel and accommodation expenses for which **You** have paid in advance or for which **You** have contracted to pay, up to the Sum Insured shown on **Your** Schedule of Insurance.

##### **Specified Occurrences:**

- a) **Your** death or sustaining Bodily Injury or becoming ill.
- b) the death, Bodily Injury or illness of **Your Relative** or business colleague or of any person with whom **You** had arranged to travel, reside or conduct business or the immediate **Relative** or business colleague of such person.
- c) **You** or any person with whom **You** had arranged to travel, reside or conduct business being:
  - i. quarantined or called for witness or jury service;
  - ii. made redundant, provided that such redundancy qualifies for payment under **Your** Country of Residence's redundancy payments legislation;
  - iii. called for emergency duty as a member of the armed forces, the defence or civil administration, the police force, or the fire, rescue, public utility or medical services;
  - iv. required to be present at **Your** home or place of business in **Your** country of residence following a burglary or major damage caused by storm, flood or fire;
- d) the cancellation or delayed departure for 24 hours or more of an aircraft, sea vessel or other publicly licensed form of passenger transport in which **You** had previously booked to travel, resulting from any of the following events: strike, industrial action, avalanche, adverse weather conditions, or **Accident** to or mechanical breakdown of the vehicle **You** were to travel in. This is provided that such event had not occurred, commenced or been announced before the affected booking was made in respect of the flight, voyage or journey.
- e) major damage caused by storm, flood or fire rendering uninhabitable the accommodation in which **You** had previously booked to reside during the trip, excluding any waterborne vessel or craft.

#### **1.2 Missed Departure and Transport Diversion**

We will pay **You** up to the sum insured shown in **Your** Schedule of Insurance in respect of reasonable additional travel and accommodation expenses (room only) which are of a similar standard to that of **Your** pre-booked travel and accommodation and which are necessarily incurred by **You**:

- a) if at the commencement of the Golf Trip **You** miss **Your** journey due to the departure point being disrupted as the direct result of:
  - i. a fellow passenger or a crew member of the transportation in which **You** are travelling sustaining a Bodily Injury or becoming ill; or

ii. strike, industrial action, avalanche, adverse weather conditions provided always that such contingency had not occurred, commenced or been announced before the relevant travel booking was made; or

iii. an **Accident** to or mechanical breakdown of the vehicle **You** are travelling in.

b) if at any time during the Trip an aircraft, sea vessel or other publicly licensed passenger transportation in which **You** are travelling has to be diverted from its pre-arranged destination as the result of:

i. a fellow passenger or a crew member sustaining Bodily Injury or becoming ill; or

ii. strike, industrial action, avalanche, adverse weather conditions;

iii. **Accident** or mechanical breakdown of the vehicle **You** are travelling in, provided always that such event has not occurred, commenced or been announced before the affected booking was made in respect of the flight, voyage or journey.

#### EXCLUSIONS TO SECTION 1

In addition to the General Exclusions, the following also apply:

1. the Excess amount shown in **Your** Schedule of Insurance.
2. any claims arising out of any event that had occurred, commenced or been announced before this Policy inceptioned.
3. claims for cancelling or curtailing **Your** Golf Trip due to any medical condition or set of circumstances known to **You** at the time that the insurance inceptioned or at the time that the Golf Trip was booked, whichever is later, where such condition or circumstances could reasonably have been expected to give rise to cancellation or curtailment of the Trip.
4. claims for **You** not wanting to travel.
5. any claims for redundancy where the termination of **Your** employment was caused by **Your** misconduct, resignation or voluntary redundancy, or if **You** knew or were under threat of the redundancy at the time **You** booked **Your** trip or the start date of the trip.
6. claims for unused travel or accommodation arranged by using air miles, timeshare or similar promotions.
7. claims arising from delay caused by strike or industrial action known to the public and already notified at the time **You** booked **Your** Golf Trip or **You** purchased **Your** Policy, whichever is later. In the event of Travel Disruption and Cancellation of **Your** golf trip **You** will only receive payment under one section. **You** cannot claim for both.
8. claims outside of the **Territorial Limit**.

## CONDITIONS AND LIMITATIONS TO SECTION 1

In addition to the General Conditions, We will only be liable:

1. for claims arising from delayed departure under Subsection d) of Specified Occurrences in 1.1 above if **You** have obtained written confirmation from the carriers or their agents stating the actual date and time of departure and the reason for the delay. For the purposes of claims payment under this subsection the period of delay will be taken as commencing at the departure time of the transportation as specified in the booking confirmation supplied to **You**.
2. under Subsection 1.2. a) if in the selection of the route, means of travel and time of departure **You** have done all things reasonably practicable to minimise the possibility of late arrival at the departure point and allowing reasonable time to make an onward connection.
3. for claims under Subsection 1.2. a) iii. attributable to mechanical breakdown, if **You** have obtained a garage or motoring organisation report confirming the date, cause and time of such breakdown.
4. for any claim arising out of an event that had not occurred, commenced, been announced or of which **You** were not aware of before this Policy inception.

## SECTION 2: NON-GOLF BAGGAGE AND PERSONAL EFFECTS for (Domestic Golf Trip Only in Your Country of Residence)

### WHAT IS COVERED

#### 2.1 Non-Golf Baggage and **Personal Effects**

We will pay You up to the sum insured shown in **Your** Schedule of Insurance in respect of loss of, theft of or **Property Damage** to **Property** and / or **Valuables**.

#### 2.2 Delayed Baggage

We will pay up to the sum insured shown in **Your** Schedule of Insurance in respect of the cost of immediate necessities purchased or hired by **You** if on arrival at **Your** outward destination **You** are deprived of **Your** travel baggage for more than 12 hours because of temporary loss or mis-direction by the carriers. Any amounts paid by Us, other than hire charges, will be deducted from the total of any claim payable under this section if the baggage proves to be permanently lost (other than where such loss is excluded below).

### EXCLUSIONS TO SECTION 2

In addition to the General Exclusions, We will not be liable for:

1. the Excess amount shown in **Your** Schedule of Insurance.
2. claims for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report and/or crime reference number obtained.
3. claims for loss or **Property Damage** which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained and specifically for claims arising against common carriers and hotels. In the case of an airline, a **Property** Irregularity Report will be required.
4. any loss of, theft of or **Property Damage** to **Property** or **Valuables**, left **Unattended** by **You** in a public place, or location that the public has access to at any time.
5. any loss of, theft of or **Property Damage** to **Property** or **Valuables** left in an **Unattended** motor vehicle if:
  - i. they have not been locked out of sight in a secure baggage area of the vehicle;
  - ii. no forcible and violent means have been used by an unauthorized person to gain entry into the vehicle; and
  - iii. no evidence of such entry is available.
6. any loss of, theft of or **Property Damage** to **Property** or **Valuables**
  - i. left in checked-in baggage, whilst in the custody of a carrier; and/or
  - ii. packed in baggage left in the baggage hold, or storage area of a carrier; or
  - iii. left in a left baggage facility, which includes, but is not limited to, the left baggage storage area of a hotel or other accommodation supplier; a locked left luggage locker.

7. any loss of, theft or **Property Damage** to **Property** or **Valuables** left **Unattended** at **Your** accommodation other than in securely locked accommodation which is for **Your** sole use.
8. liability in respect of a pair or set of articles; We will be liable only for the value of that part of the pair or set which is lost or damaged. For undamaged articles that are part of a pair or set we will only be liable for a 50% contribution.
9. any loss of, theft of, or **Property Damage** to any item including clothing and equipment of any kind which has been loaned, hired or entrusted to **You**.
10. loss or **Property Damage** caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, or any gradual occurrence.
11. any claim for loss or **Property Damage** to **Property** or **Valuables**, in a suitcase, bag or other item of luggage caused by contact with perishable goods or powder or liquid which has leaked from its bottle, jar or other receptacle.
13. any loss of, theft of, or **Property Damage** to food, drink or tobacco products.
14. electrical or mechanical breakdown or malfunction.
15. any loss of, theft of, or **Property Damage** to securities, deeds, documents, or **Property** held for business purposes.
16. any **Property Damage** to china, pottery, glass or other fragile or brittle articles, other than photographic equipment and telescopic lenses, unless by fire, or resulting from an **Accident** to a seagoing vessel, aircraft or vehicle.
17. any loss of, theft of, or **Property Damage** to the following items:
  - i. contact or corneal lenses, dentures, hearing aids, cycles, unset precious stones, mobility scooters, motor vehicles and their accessories, water craft and their accessories, trailers and trailer tents and their accessories and **Property**, carried in connection with any business, profession or trade.
  - ii. accessories and/or subscriptions, unused rental charges, or pre -payments of mobile or satellite phones
18. confiscation, detention, damage or destruction by customs, governmental or other authority.
19. checked-in baggage that has not been retrieved and taken to **Your** accommodation address.
20. general average or salvage charges which are covered or would, but for the existence of this Policy, be covered by any other insurer or indemnifying organisation, except in respect of any excess beyond the amount payable by such other insurer or organisation.
21. any loss of, theft of or **Property Damage** to any reeds, strings or other replaceable accessory needed to play any musical instrument or to the musical instrument while it is in use.

## CONDITIONS AND LIMITATIONS TO SECTION 2

In addition to the General Conditions, the following also apply:

1. **You** will at all times exercise reasonable care in the supervision of the **Property**.
2. Claims settlements for articles lost or destroyed will be based on the cost price of comparable new articles, less an appropriate allowance for age and condition as follows:

Up to 1 year 85%

Up to 2 years 65%

Up to 3 years 45%

Up to 4 years 30%

Up to 5 years 20%

Over 5 years NIL

3. The limit for any single item or pair or set of items is shown in **Your** Schedule of Insurance.

### SECTION 3: PERSONAL LIABILITY (Whilst Playing Golf Only)

#### WHAT IS COVERED

If **You** become legally liable to pay damages in respect of:

(a) Bodily Injury to third parties; and/or

(b) **Property Damage** to the **property** of third parties occurring while **Playing Golf**, We will:

- i. indemnify **You** for any such damages;
- ii. pay any claimant costs and/or expenses which the claimant is able to recover from **You**;  
and
- iii. pay any costs and expenses incurred in defence of the claim with **Our** consent up to but not exceeding the sum insured shown in the Table of Benefits.

#### EXCLUSIONS TO SECTION 3

In addition to the General Exclusions in this Policy, We will not cover:

1. the Excess amount shown in the Table of Benefits.
2. liability for Bodily Injury to **Your** employees or to any **Relative**.
3. liability for Bodily Injury or **Property Damage** occurring outside the **Territorial Limits**.
4. liability for damage to **Property** owned by, or in the care, custody, or control of, **You** or any **Relative**, except for damage to the structure or contents of any building or permanently or seasonally sited cabin, caravan or tent temporarily hired or let to **You** for the sole purpose of **Your** personal occupancy during the Golfing Event.
5. liability arising out of the ownership, possession, custody or use of any aircraft, horse drawn or mechanically propelled vehicle (other than golf buggies) waterborne craft or firearm.
6. liability that is covered under any other insurance, except for any Excess beyond the amount which would have been covered under such other insurance had this insurance not been in force.
7. fines, penalties, or liquidated damages.
8. compensation ordered or awarded by a court of criminal jurisdiction; or
9. punitive or exemplary damages awarded by any court.
10. liability arising directly or indirectly in connection with:
  - i. any malicious or unlawful act.
  - ii. any deliberate act that is intended by **You**, other than where **You** use reasonable force to protect persons or tangible **Property**.
  - iii. **You** being under the influence of alcohol or drugs.
  - iv. asbestos.

v. **Your** violation of any **Road** Traffic Acts or the equivalent **Road** traffic laws in the country or state in which damages are sought.

11. Any Liability whilst the insured golf buggy is being used on a public **Road**, except in the car park and when the Golf Course is separated by such a **Road** and crossing this **Road** to get to another part of the fairway is necessary. Any crossing should be via the most direct route in accordance with the golf course instructions / directions.

## SECTION 4: THIRD PARTY PROPERTY DAMAGE (Whilst Playing Golf Only)

### WHAT IS COVERED

We will indemnify **You** up to the amount shown in the Table of Benefits in respect of any **Accidental Property Damage** to the **Property** of third parties that **You** may accidentally cause Whilst **Playing Golf**.

### EXCLUSIONS TO SECTION 4

In addition to the General Exclusions in this Policy, We will not pay:

1. the Excess amount shown on the Table of Benefits.
2. liability for **Property Damage** occurring outside the **Territorial Limits**.
3. liability for **Property Damage** owned by, or in the care, custody, or control of, **You** or any **Relative**, except for damage to the structure or contents of any building or permanently or seasonally sited cabin, caravan or tent temporarily hired or let to **You** for the sole purpose of **Your** personal occupancy during the Golfing Event.
4. liability arising out of the ownership, possession, custody or use of any aircraft, horse drawn or mechanically propelled vehicle (other than golf buggies) waterborne craft or firearm.
5. Where under Condition 1(b) below, liability is covered under any other insurance, this policy will only respond where that other insurance has insufficient limits to cover the liability. In those circumstances (assuming the limits of this policy are higher) this policy will respond to the difference between the maximum limit of the other insurance and the maximum limit noted on the Table of Benefits
6. fines, penalties or liquidated damages.
7. compensation ordered or awarded by a court of criminal jurisdiction; or
8. punitive or exemplary damages awarded by any court.
9. liability arising directly or indirectly in connection with:
  - i. any malicious or unlawful act.
  - ii. any deliberate act that is intended by **You**, other than where **You** use reasonable force to protect persons or tangible **Property**.
  - iii. **You** being under the influence of alcohol or drugs.
  - iv. asbestos.
  - v. **Your** violation of any Road Traffic Acts or the equivalent road traffic laws in the country or state in which damages are sought.

#### CONDITIONS AND LIMITATIONS TO SECTION 4

1. This Section provides cover for **Accidental** third-party **Property Damage** for which **You** are responsible but for which **You** have no legal liability, provided that in respect of such damage:

(a) **You** substantiate that the damage occurred.

(b) The claim is presented in the first instance to the third party's own insurers with a request that payment will be made under any other insurance which may be in operation. If no such insurance is in force or if such request be refused, **You** must obtain written confirmation of such from the third party and submit it with full information to Us.

(c) There is satisfactory evidence of the damage being **Your** responsibility and that settlement will be considered without legal liability or negligence being proven.

2. Any claim which falls outside of these conditions, or which exceeds or is likely to exceed the limit stated in the **Table of Benefits** will be considered in the alternative under Section 3 Personal Liability, of this Insurance where proof of **Your** negligence will be required to be demonstrated by the third-party claimant.

3. **You** must notify Us immediately of all circumstances that may give rise to **You** making a claim under this section and continue to advise Us of the situation until the claim has been resolved.

## SECTION 5: GOLF EQUIPMENT

### WHAT IS COVERED

We will pay **You** up to the amount shown in **Your Schedule of Insurance** for the cost of repairing or replacing **Golf Equipment** that sustains direct physical loss, theft or damage by a cause not excluded in this Policy, occurring during the **Operative Time**. Cover for **Golf Equipment** is extended outside the **Operative Time** where it is stored in a securely locked locker at a recognised golfing venue subject to the locker showing evidence of forced entry in the event of loss.

### EXCLUSIONS TO SECTION 5

In addition to the General Exclusions in this Policy We will not be liable for:

- (a) loss from malicious damage and/or theft, not reported to the Police within 24 hours of discovery and for which a crime reference number has been obtained.
- (b) damage or loss or theft of **Golf Equipment** in transit which has not been reported to the carrier and a written report obtained. In the case of an airline a **Property Irregularity Report** will be required.
- (c) loss or theft of any **Golf Equipment** left **Unattended** indoors unless the loss or theft shows evidence of forced entry/exit to or from any premises, security-controlled club house, changing room or any securely locked locker or other similar place of storage.
- (d) loss or theft of any **Golf Equipment** left **Unattended** in the open other than in the course of playing in a Golfing Event.
- (e) theft from an **Unattended** vehicle unless the **Golf Equipment** is kept out of sight in a locked boot or a covered luggage area and all the vehicle's security devices are fully armed and forced entry is verified by a Police report.
- (f) loss or damage caused by wear and tear, moth, vermin, atmospheric or climatic conditions, manufacturing fault, inherent defect, deterioration or mechanical derangement of any kind.
- (g) loss due to confiscation, detention by Customs or other Authority.
- (h) breakage or damage to fragile articles and any consequence thereof.
- (i) the Excess amount shown in the **Table of Benefits** applying to each and every claim
- (j) In respect of trolleys or self-propelled caddie carts/buggies:
  - i. for loss by theft of removable parts unless the cart itself is stolen
  - ii. for damage caused by electrical or mechanical fault or breakdown
  - iii. for loss or damage to the caddie cart/buggy if hired out for reward
  - iv. for loss by theft if the caddie cart/buggy is not individually secured to a fixed point (within a recognised caddie cart/buggy area if it is kept at a Golf Club) and further immobilised to the exclusion of all drivers, other than **You**.

## CONDITIONS AND LIMITATIONS TO SECTION 5

- (a) **You** must observe ordinary and proper care in the supervision of the **Golf Equipment** and in all cases of loss, theft or damage act as if **You** are uninsured.
- (b) If **Golf Equipment** sustains loss or damage and We are reasonably satisfied that it can be repaired to its state immediately before such loss or damage occurred, We may at **Our** discretion pay for such repairs up to the sum insured.
- (c) If the **Golf Equipment** is proven to be beyond economical repair, the claim will be dealt with as if the article had been lost.
- (d) In the event of a claim in respect of a pair or set of articles We shall only be liable in respect of the value of that part of the pair or set which is lost, stolen or damaged.
- (e) If **You** purchase a comparable replacement for the lost or damaged **Golf Equipment**, supplied from a supplier approved by Us, We will pay the replacement cost provided that:
- i. the **Golf Equipment** was not more than three (3) years old at the date of the loss; and
  - ii. it was new when **You** purchased it.
- (f) If the **Golf Equipment** was more than three (3) years old at the date of loss or was not new when **You** purchased it, then We may deal with the claim on an **Indemnity Value** basis.
- (g) Claims will be considered on an **Indemnity Value** basis provided that they are substantiated by one or more of the following:
- i. an original sales purchase or till receipt.
  - ii. an original valuation undertaken prior to any loss or damage from the place of purchase or origin.
  - iii. a bank or credit card statement showing evidence of purchase.
- (h) **Golf Equipment** owned or used by **You** must be regularly maintained in accordance with the manufacturer's recommendations.

## SECTION 6: GOLF EQUIPMENT HIRE

### WHAT IS COVERED

In the event of loss of or damage to **Golf Equipment** insured under Section 5 We will pay to **You** the cost of temporary hire of equipment up to the amount shown in the **Table of Benefits** provided always that such equipment hired is of a comparable kind to and not substantially better than that lost or damaged.

### CONDITIONS AND LIMITATIONS TO SECTION 6

(a) Any claim under this Section is subject to there being a valid and collectable claim under Section 5 for loss or damage to **Golf Equipment**

(b) If the total amount of the claim for loss or damage to the **Golf Equipment** and equipment hire is less than the amount of the Excess under Section 5 set out in the **Table of Benefits**, then no claim will be payable under Section 6. Nevertheless, if the total amount of the claim for loss or damage to the **Golf Equipment** and equipment hire exceeds the amount of the Excess under Section 5 as set out in the **Table of Benefits**, then We will pay to **You** the difference between the total amount claimed and the Excess

(c) Claims will not be considered under this Section unless substantiated by one or more of the following:

- i. an original sales purchase or till receipt for the hire costs incurred;
- ii. a bank or credit card statement showing evidence of hire.

(d) **You** will do all things reasonable to minimise the amount of hire charges incurred as a result of the loss of or damage to **Your Golf Equipment**.

## SECTION 7: PERSONAL ACCIDENT (Whilst Playing Golf Only)

### WHAT IS COVERED

If within the **Territorial Limits** **You** sustain Bodily Injury We will pay a benefit to **You** in accordance with the sums insured shown in the **Table of Benefits** for the following:

1. **Accidental** death;
2. **Loss of one Limb** or **Loss of Sight in one eye**;
3. **Loss of two Limbs, Loss of Sight in both eyes, or Loss of one Limb and Loss of Sight in one eye**;
4. **Permanent Total Disablement.**

### EXCLUSIONS TO SECTION 7

In addition to the General Exclusions in this Policy:

(a) We will not pay any claims where at the time of taking out this insurance **You** were aware of any medical condition or circumstances that could reasonably be expected to give rise to a claim.

(b) We will not be liable for claims directly or indirectly arising from:

- i. any activities other than recreational golfing activities
- ii. wilful exposure to risk (other than in an attempt to save human life).
- iii. suicide or attempted suicide, intentional self-inflicted Bodily Injury
- iv. the effects of alcohol or drugs;
- v. any circumstance manifesting itself prior to the date of issue of **Your** insurance;

(c) We will not be liable for any claim arising from medical or surgical treatment (unless rendered necessary by Bodily Injury which is covered by this insurance).

### CONDITIONS AND LIMITATIONS TO SECTION 7

1. If during the **Operative Time** **You** disappear and if, after 12 months has elapsed and all available evidence has been examined, there is reason to presume that **Your** death has occurred the disappearance will be considered to have been caused by a Bodily Injury and payment will be made to **Your** estate in respect of **Accidental** death.
2. If after We have made a payment to **Your** estate in respect of **Your** disappearance, and **You** are found to be living, **You** must reimburse Us in full for all monies paid to **Your** estate in respect of such disappearance.
3. For children under 16 years of age at the date of Bodily Injury the **Accidental** death benefit is limited to €1,000 and all other benefits are reduced by 50%. For persons aged 65 and over at the date of Bodily Injury, Benefits 1, 2 and 3 are limited to €5,000 and there is no cover under Benefit 4.

4. We will not pay any benefit under this Section 7 of the Policy until thirteen (13) weeks after the date of the Bodily Injury.
5. We will not pay for more than one of the Benefits 1-4 in respect of the same Bodily Injury.
6. In the event of a claim a medical adviser or advisers appointed by Us must be allowed to examine **You** as often as We deem it necessary.
7. Payment of the Permanent Total Disablement benefit will be made on certification by a **Medical Practitioner** that **You** are totally disabled from engaging in any gainful occupation for 12 months and at the end of that time **Your** condition is beyond hope of improvement.

## SECTION 8: LOSS OF CLUB SUBSCRIPTION

### WHAT IS COVERED

Where **You** have:

- (a) paid an annual amount for **Your** golf club membership subscription; and
- (b) **You** have become prevented from **Playing Golf** during the **Period of Insurance** due to a Bodily Injury occurring when **Playing Golf**;

We will pay to **You** the monetary value of the unused and irrecoverable portion of **Your** subscription either (i) for the remaining period to the end of the current membership year, or (ii) until **you** are pronounced fit to play golf by a **Medical Practitioner**, whichever is the earlier, up to the amount shown in the **Table of Benefits**.

If **You**:

- (a) pay for **Your** Golf club membership subscription on a rolling payment charge, non-payment of which would amount to resignation from the club; and
- (b) **You** have become prevented from **Playing Golf** during the **Period of Insurance** due to a Bodily Injury occurring when **Playing Golf**.

We will pay to **You** the monetary value of the unused and irrecoverable portion of **Your** subscription either (i) for the remaining period to the end of the **Period of Insurance**, or (ii) until **You** are pronounced fit to play golf by a **Medical Practitioner**, whichever is the earlier, up to the amount shown in the **Table of Benefits**.

### EXCLUSIONS TO SECTION 8

In addition to the General Exclusions in this Policy

- (a) We will not pay any claims where at the time of taking out this insurance **You** were aware of any medical condition or circumstances that could reasonably be expected to give rise to a claim.
- (b) We will not be liable for claims directly or indirectly arising from:
  - i. any activities other than recreational golfing activities
  - ii. wilful exposure to risk (other than in an attempt to save human life).
  - iii. suicide or attempted suicide, intentional self-inflicted Bodily Injury
  - iv. the effects of alcohol or drugs;
  - v. any circumstance manifesting itself prior to the date of issue of **Your** Insurance;
- (c) We will not be liable for any claim arising from medical or surgical treatment (unless rendered necessary by Bodily Injury which is covered by this insurance).

#### CONDITIONS AND LIMITATIONS TO SECTION 8

1. In the event of a claim a medical adviser or advisers appointed by Us must be allowed to examine **You** as often as We deem it necessary.
2. We will not pay for more than one lump sum benefit under this Section, irrespective of the number of Golf club memberships **You** hold.

## SECTION 9: DENTAL TREATMENT (Whilst Playing Golf Only)

### WHAT IS COVERED

We will pay **You** the amount of dental, surgical, and specialist's fees, and prescribed medication, up to the amount shown in the **Table of Benefits** in respect of any **Accidental** dental injury sustained by **You While Playing Golf**.

### EXCLUSIONS TO SECTION 9

In addition to the General Exclusions in this Policy, We will not be liable for any treatment as a result of:

- (a) Self inflicted **Dental Injury**.
- (b) Cosmetic or plastic surgery unless necessitated by a **Dental Injury** occurring during the **Period of Insurance**.
- (c) Examinations, X-rays, extractions, fillings and general dental care except as a result of **Dental Injury**.
- (d) Examination for check-up purposes not incidental to the **Dental Injury**.
- (e) Any condition which originated prior to **You** becoming insured by this Insurance.
- (f) Damage to dentures, bridges or other forms of dental prosthetics unless caused by a **Dental Injury**.
- (g) Normal wear and tear.
- (h) **Dental Injury** caused by foodstuffs including foreign bodies therein.
- (i) **Dental Injury** which is not apparent within 7 days of the date of **Accident**.
- (j) Any dental treatment not recommended or advised by a **Medical Practitioner**.
- (k) The amount stated in the **Table of Benefits** as the **Excess**.

## SECTION 10: HOSPITALISATION (as a result of an Accident Whilst Playing Golf Only)

### WHAT IS COVERED

**We** will pay the amount shown in the **Table of Benefits** if as a result of having sustained Bodily Injury following an **Accident Whilst Playing Golf You** are admitted to hospital as an in-patient for a period of not less than 24 hours on the recommendation of a **Medical Practitioner** or an appropriate doctor attached to the hospital.

The benefit will cease either at the expiry of 25 days from admission or when **You** are discharged from hospital, whichever occurs first.

The maximum amount payable per day is as set out in the **Table of Benefits**

### EXCLUSIONS TO SECTION 10

In addition to the General Exclusions in this Policy this insurance will not apply to hospitalisation caused by or resulting from the following:

- (a) Any self inflicted **Bodily Injury**.
- (b) Any examination for check-up purposes.
- (c) Any condition which originated prior to **You** becoming insured by this insurance.
- (d) If **You** are confined to a bed in any institution used as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, a rehabilitation or extended care facility or a place for the care of alcohol or drug addicts.

### CONDITIONS AND LIMITATIONS TO SECTION 10

In the event of a claim a medical adviser or advisers appointed by Us must be allowed to examine **You** as often as **We** deem it necessary.

## SECTION 11: HOLE IN ONE

### WHAT IS COVERED

**We** agree to pay any amount up to the amount shown in the **Table of Benefits** to cover club house expenses in the event **You** achieve a 'hole in one' during the course of playing a round of golf.

### EXCLUSIONS TO SECTION 11

In addition to the General Exclusions in this Policy, claims by Professional Golfers are excluded.

### CONDITIONS AND LIMITATIONS TO SECTION 11

- (a) This Section will only apply during 18 hole medal or club competitions which conform with the rules and regulations laid down by the International Amateur Golfers Association.
- (b) Score Cards must be fully completed, signed and countersigned by the Club Secretary.
- (c) No practice shots are allowed and holes cannot be shorter than the Club specification.
- (d) Claims must be submitted in writing, together with the original itemised cash register receipts to **Us** as soon as possible. Receipts must be those incurred on the day of achievement and only from the club premises.
- (e) If **You** make a claim knowing it to be fraudulent, all coverage under this Section 11 will be void, all claims will be forfeited and the tournament Club Secretary advised.

## SECTION 12: LOSS OF GOLFING TROPHY

### WHAT IS COVERED

**We** will provide cover for the loss of any golfing trophies whilst they are in **Your** care, custody or control up to the amount shown in the Table of Benefits and where there is no other insurance in force.

## SECTION 13: TOURNAMENT ENTRY FEES

### WHAT IS COVERED

**We** will pay up to the sum stated in the **Table of Benefits** for the non-refundable portion of a golf tournament entry fee when cancellation is due to an unexpected, unforeseen illness or **Bodily Injury** occurring within 14 days prior to the tournament start date that renders **You** unable to Play Golf.

### EXCLUSIONS TO SECTION 13

In addition to the General Exclusions in this Policy **We** will not pay for any associated green fees.

## SECTION 14: PERSONAL EFFECTS (Whilst Playing Golf Only)

### WHAT IS COVERED

**We** will pay up to the sum stated in the **Table of Benefits** to indemnify **You** for the cost of repair or replacement of **Your Personal Effects** which are lost, stolen or damaged at a recognised golf venue where **You** are **Playing Golf** either:

- (a) While **You** are at the golf venue; or
- (b) At any time during the **Period of Insurance** from a locked locker at the golf venue.

### EXCLUSIONS TO SECTION 14

In addition to the General Exclusions in this Policy **We** will not pay:

- (a) For loss of notes or coins of any currency.
- (b) For loss of cheques, credit cards, stamps, securities or similar documents.
- (c) For loss of medals or fur coats.
- (d) The amount stated in the **Table of Benefits** as the **Excess**.
- (e) For loss of keys
- (e) For loss of mobile telephones and accessories, tablet computers, GPS equipment and other handheld electronic devices.
- (f) For loss of **Personal Effects** left in **Unattended** golf bags.

### CONDITIONS AND LIMITATIONS TO SECTION 14

**We** will deal with claims under this Section on an **Indemnity Value** basis.

## GENERAL CONDITIONS

### Due Observance

**Our** liability to make any payment under this Policy will be conditional upon **Your** observance of the terms, provisions, conditions and endorsements of this Policy. Where **You** do not comply with an obligation to act as specified in this Policy, this may prejudice **Your** position to recover under any claim.

### Information and changes We need to know about

**You** must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out **Your** Policy. Please tell Abbeygate Insurance if there are any changes required to the information set out in **Your Schedule of Insurance**.

**You** must tell Abbeygate Insurance as soon as reasonably possible about any changes in the information **You** have provided to **Us** which occurs before or during any **Period of Insurance**. When **We** are notified of a change, **We** will tell Abbeygate if this affects **Your** policy, for example whether **We** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to **Your Schedule of Insurance**. If **You** do not inform **Us** about a change it may affect any claim **You** make. If the information provided by **You** is not complete and accurate:

- **We** may not pay any claim in full, or
- **We** may revise the premium and/or change any **Excess**, or
- **We** may revise the cover under **Your** policy, or
- **We** may avoid the Policy and treat it as if it never existed.

### Fraudulent Claims

If **You** or anyone acting on **Your** behalf makes or submits any claim under this Policy that is in any way false or fraudulent, **We** will be under no liability to make payment in respect of such claim and **You** must pay back any benefit that **We** have already paid. If this happens, **We** will not refund any premiums.

### Applicable Law and Jurisdiction

If there are any disputes arising under, out of or in connection with this Insurance they will be dealt with in accordance with the Service of Suit and Jurisdiction Clause attached to **Your Schedule of Insurance**.

### Access to additional materials

**You** provide **Us**, or **Our** designated representatives, all information, documentations, medical information that **We** may reasonably require at all reasonable times during the term of this Insurance, or until resolution of all claims, whichever is later.

### **Policy Limitations**

In no case will **Our** liability in respect of **You** exceed the largest sum insured stated in the **Table of Benefits**.

### **Reasonable Care**

**You** are required to take all reasonable care to protect yourself and **Your Property** and to act as though **You** are not insured. In the event of theft or malicious damage to **Property**, **You** must report it to the police within 24 hours and obtain a crime reference number.

### **Other Insurance**

**We** will not pay any indemnity claim if loss, damage payment, or liability under this Policy is also covered wholly or in part under any other insurance except in respect of any **Excess** beyond the amount which would have been covered under such other insurances had this Policy not been purchased.

### **Sanctions Provision**

**We** will not provide any cover or pay any claim or provide any benefit to the extent that this cover, payment of a claim or benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or the United States of America.

## CLAIMS CONDITIONS

1. **You** must carry out and take any action, which may be reasonably practicable, to prevent further loss, destruction or damage, to minimize or to avoid or diminish the loss; and
2. **You** must provide Cega Group Claims at **Your** expense within 30 (thirty) days after the circumstances giving rise to a claim or within such further time as **We** may allow:
  - (i) full details in writing of the claim; and
  - (ii) all information, documentation and / or medical information relating to the claim as may reasonably be required by Cega Group Claims for the purpose of investigating or verifying the claim; and
  - (iii) if demanded a statutory declaration of the truth of the claim and of any matters connected with it.
3. No admission, offer, promise, payment or indemnity must be made or given by or on behalf of **You** without written consent from **Us**. In the event of a claim **We** will be entitled to take over and conduct in **Your** name for its own benefit and will have full discretion in the conduct of any proceedings and in the settlement of any claim.
4. Claims Co-operation  
**You** must provide assistance and co-operate with **Us** or **Our** representatives in obtaining any records **We** deem necessary to evaluate the incident or claim. In no event will **We** be liable to pay any claim under the policy unless **You** co-operate with **Us** and/or **Our** representatives as **We** reasonably require in the investigation of the claim. All information, evidence, details of household insurance and medical certificates, as required by **Us**, must be sent at **Your** own expense.

## GENERAL EXCLUSIONS

In addition to the Exclusions applicable to each Section, **We** will not pay any claim directly or indirectly caused or contributed to by:

1. War, being armed conflict between nations, including forces acting for any international authority, whether war be declared or not, invasion, civil war, any attempt to usurp power or any activity arising out of an attempt to participate in military force between nations.
2. Terrorist activity, being an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of a terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s).
3. The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or **Radiation** or radioactive contamination.
4. The emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement, or death, amongst people or animals.
5. The dispersal or application of pathogenic or poisonous biological or chemical materials.
6. The release of pathogenic or poisonous biological or chemical materials.
7. **You** flying, except as a passenger in an aircraft licensed to carry passengers.
8. **You** driving a mechanically propelled vehicle in any kind of race.
9. **You** being under the influence of alcohol or drugs (unless such drug has been prescribed by a **Medical Practitioner** but not for the treatment of drug addiction).
10. **You** attempting to commit or committing intentional self-inflicted **Bodily Injury** or suicide.
11. Any criminal or illegal act by **You**.
12. **You** participating in professional sports.
13. **Your** deliberate exposure to exceptional danger (other than in an attempt to save human life).
14. After the expiry of the **Period of Insurance** in the year during which **You** reach age 85 years.
15. **You** travelling to an area that the Foreign and Commonwealth Office (or its equivalent in the country in which **You** are deemed a resident) have advised against all or all but essential travel.

16. Any loss, damage, liability, cost or expense arising directly or indirectly out of a **Cyber Act** or **Cyber Incident**, unless specifically covered elsewhere in this Policy.
17. Any claim in any way caused by or resulting from:
  - a. the coronavirus disease (COVID-19);
  - b. any mutation or variation of COVID-19;
  - c. severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
  - d. any mutation or variation of SARS-CoV-2;
  - e. any epidemic or pandemic which has been declared, categorised, or otherwise referred to as such by (i) the World Health Organisation or a representative thereof, or (ii) any governmental public health agency of a country directly affected by the spread of a disease, or any equivalent mass outbreak of infectious disease.
18. Pregnancy, childbirth, ectopic pregnancy, pregnancy termination or any physical or other complication as a result thereof.

# Data Protection Notice

## Your personal information notice

### Who **We** are

**We** are Lloyd's Insurance Company S.A. and Brit Syndicates Limited identified in the contract of insurance and/or in the **Schedule of Insurance**.

### The basics

**We** collect and use relevant information about **You** to provide **You** with **Your** insurance cover or the insurance cover that benefits **You** and to meet **Our** legal obligations.

This information includes details such as **Your** name, address and contact details and any other information that **We** collect about **You** in connection with the insurance cover from which **You** benefit.

This information may include more sensitive details such as information about **Your** health and any criminal convictions **You** may have.

In certain circumstances, **We** will need **Your** consent to process certain categories of information about

**You** (including sensitive details such as information about **Your** health and any criminal convictions **You** may have). Where **We** need **Your** consent, **We** will ask **You** for it separately. **You** do not have to give

**Your** consent and **You** may withdraw **Your** consent at any time by sending an e-mail to [data.protection@lloyds.com](mailto:data.protection@lloyds.com) (without however affecting the lawfulness of processing based on consent prior to its withdrawal). However, if **You** do not give **Your** consent, or **You** withdraw **Your** consent, this may affect **Our** ability to provide the insurance cover from which **You** benefit and may prevent **Us** from providing cover for **You** or handling **Your** claims.

The way insurance works means that **Your** information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, insurance agents or insurance brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. **We** will only disclose **Your** personal information in connection with the insurance cover that **We** provide and to the extent required or permitted by law.

### Other people's details **You** provide to **Us**

Where **You** provide **Us** or **Your** insurance agent or insurance broker with details about other people, **You** must provide this notice to them.

### Want more details?

For more information about how **We** use **Your** personal information please see **Our** full privacy notice, which is available in the Privacy section of **Our** website [www.lloydsbrussels.com](http://www.lloydsbrussels.com) and <https://www.lloyds.com/common/privacy-notices> or in other formats on request.

## Contacting **Us** and **Your** rights

**You** have rights in relation to the information **We** hold about **You**, including the right to access **Your** information. If **You** wish to exercise **Your** rights, discuss how **We** use **Your** information or request a copy of **Our** full privacy notice(s), please contact **Us**. Alternatively, **You** may contact the insurance agent or insurance broker that arranged **Your** insurance or: