

CBG Golf Guide Insurance Summary

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance; so please take time to read the policy document to make sure you understand the cover it provides.

NAME OF THE INSURER

UK General – a trading name of UK General Insurance Group Limited on behalf of: Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

UK Underwriting Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority.

TYPE OF INSURANCE AND COVER PROVIDED

This insurance provides cover up to the limit of indemnity for theft and accidental damage to or loss of golf equipment, personal accident and public liability.

PERIOD OF INSURANCE

12 calendar months from the date of inception of this insurance as detailed on the policy schedule.

HOW TO MAKE A CLAIM

If you have a claim please call Contact Direct Group Limited by telephone as soon as possible, and in any event within 48 hours of the loss or damage The telephone number is 0844 4124268.

Features & Benefits	Significant Exclusions & Limitations	Policy Section
Theft and Accidental Damage to golf equipment	No cover for theft of equipment when left unattended	A1
	Any claim under £100 for theft	A1
	Any claim under £100 for accidental damage to golf equipment	A2
Damage to Third Party Property	Any claim under £100 for third party property damage	A3
Hole-in-one	Any cost where receipts are not provided	A4
Personal Accident cover.	When you are under 16 or over 85 years of age	A5
Public liability.	The excess of £250	A6
	When you are under 16 or over 85 years of age	
Golf Equipment Hire	Only as a result of theft of golf equipment	A7

YOUR RIGHT TO CANCEL

We hope you are happy with the cover this policy provides. However, if after reading this document, this insurance does not meet with your requirements, please return it to CBG Insurance Brokers Ltd at Southmoor House, Southmoor Road, Manchester M23 9XD, within 14 days of receiving the insurance documents and we will refund your premium.

Thereafter you may cancel the insurance cover at any time by writing to CBG Insurance Brokers Ltd at Southmoor House, Southmoor Road, Manchester M23 9XD, however no refund of premium will be payable.

OUR COMPLAINTS PROCEDURE

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should in the first instance contact the administrator. The contact details are: Operations Director, CBG Insurance Brokers Ltd, Southmoor House, Southmoor Road, Manchester M23 9XD.

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response

If you are still not happy with the response you have received, you can write to The Customer Relations Manager, UK General Insurance Group Ltd, Cast House, Gibraltar Island Road, Leeds, LS10 1RJ. Tel: 0845 218 2685 Email: customerrelations@ukgeneral.co.uk.

If it is not possible to reach an agreement you have the right to ask the Financial Ombudsman Service to review your case at Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR. Tel: 0845 080 1800.

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.

COMPENSATION SCHEME:

Ageas Insurance Limited 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