

'GOLD' GOLF INSURANCE COVER

ARRANGED FOR AN INSURED MEMBER OF ELITE GOLF

PERIOD OF INSURANCE COVER: 12 MONTHS FROM DATE OF JOINING ELITE GOLF DURING 2011

Arranged by :GOLFGUARD LIMITED, P O BOX 270 EAST GRINSTEAD WEST SUSSEX RH19 3WP
Tel: 01342 318368

THIS IS TO CERTIFY that in accordance with the authorisation granted under Agreement Number B1164AIXAG32691 to the undersigned by certain Underwriters at Lloyd's whose names and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract and in consideration of the premium, the said Underwriters are hereby bound, each for his own part and not for another, their Heirs, Executors and Administrators, to insure as specified. E.U. Disclosure Clause (UK) The parties are free to choose the law applicable to the Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to the Law of the United Kingdom. Policy Disputes Clause. Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed by both the Assured and Underwriters to be subject to the Law of the United Kingdom. Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within the United Kingdom and to comply with all requirements necessary to give such court jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such court. Any enquiry or complaint should be addressed in the first instance to Golfguard Ltd. Having contacted Golfguard, if you are still not satisfied with the way a complaint has been dealt with, please write to the Chief Executive of Novae Syndicates Limited, 71 Fenchurch Street, London, EC3M 4HH. If you are not still not satisfied with the way a complaint has been dealt with you may ask the Policyholder & Market Assistance Department at Lloyd's to review your case. The address is One Lime Street, London, EC3M 7HA. Having followed this procedure, your complaint can be referred to the Financial Ombudsman Service (FOS). Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR. These processes do not affect your rights to take legal action if necessary.

*** HOLE IN ONE ***

Reimbursement of your bar bill up to **£100** incurred on the day of achievement
In respect of a Hole in One which must be achieved in an officially organised Golf Club Competition
(qualifying medal or stableford competition)
and be verified by the Golf Club Secretary and notified to Golfguard Ltd in writing within 14 days of the achievement

SCHEDULE OF BENEFITS

	UP TO:
SECTION 1: PERSONAL LIABILITY	£5,000,000
ACCIDENTAL DAMAGE TO THIRD PARTY PROPERTY	£5,000
SECTION 2: PERSONAL ACCIDENT	
DEATH	(JUNIORS £4,000) £50,000
LOSS OF USE OF LIMB(S) OR EYE(S)	(JUNIORS £4,000) £50,000
PERMANENT TOTAL DISABLEMENT	(JUNIORS £4,000) £50,000
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SECTION 3: GOLF EQUIPMENT	£1,000
SECTION 4: CLUB SUBSCRIPTION REIMBURSEMENT	£1,500
SECTION 5: EMERGENCY HOSPITAL COVER	£700
SECTION 6: EMERGENCY DENTAL TREATMENT COVER	£300
SECTION 7: HIRE OF GOLF EQUIPMENT	£250
SECTION 8: LOSS OF GOLFING TROPHIES	£1,000
SECTION 9: PERSONAL EFFECTS	£500
SECTION 10: TOURNAMENT ENTRY FEES	£250

The above cover is provided for a period of twelve months from date of joining Elite Golf and payment of the relevant insurance premium. Cover is provided whilst playing golf at any Golf Club in the United Kingdom and up to 120 days abroad. The above is a Summary of the Benefits provided and a copy of the full Terms and Conditions of the Insurance cover is available on request. This cover is only available to UK Residents who are amateur golfers between the ages of 8 and 85 years of age. Important – Please note that the commencement date of this insurance cover to be no later than 31st December 2011.

DIRECTOR:

M. A. Belsey

DATE: As per date of Membership of Elite Golf

This Certificate has been signed for and on behalf of Golfguard Ltd

ELITE 01012011