

# Golf Club Insurance

## Insurance Product Information Document



**Company:** Bspoke Sports & Leisure on behalf of Accelerant Insurance Europe SA

**Product:** Commercial Combined Leisure (Golf) Policy

Bspoke Sports & Leisure is a trading name of Bspoke Commercial Limited. Bspoke Commercial Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 709456. Registered Office: Brookfield Court, Selby Road, Leeds, LS25 1NB. Registered in England & Wales. Company Number: 09284678.

Accelerant Insurance Europe SA is an insurance company authorised by the National Bank of Belgium and regulated by the Financial Services and Markets Authority (FSMA) (Ref. 3193). Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of Insurance?

This type of insurance is designed to provide a broad range of cover for combined insurance covering all aspects of Golf Club business including structures, contents, public and employer liabilities, business interruption.



#### What is insured?

- ✓ Loss or damage to structures, property and items belonging to the business including:
  - Accidental damage
  - Subsidence
  - Loss prevention costs.
  - Green Damage.
  - Compulsory course alteration.
  - Trace and access.
  - Trees, Shrubs and Plants.
  - Hole in One.
  - Glass Breakage.
  - Personal effects
  - Outdoor Items.
- ✓ Loss or damage to your contents occurring at the premises as stated in the schedule
- ✓ Loss of revenue or increased costs of running the business as a result of damage to property owned by the business at the premises
- ✓ Loss of revenue as a result of denial of access to your premises following loss or damage in the vicinity
- ✓ Loss of revenue as a result of failure of suppliers following loss or damage at their premises
- ✓ Legal liability to the public as a result of injury or damage up to £5,000,000
- ✓ Legal liability to the public in respect of products up to £5,000,000
- ✓ Public and products liability extends to cover additional areas including legal and defence costs, defamation, third party property damage, golf ball impact
- ✓ Legal liability for accidental injury to an employee up to £10,000,000
- ✓ Legal defence costs in respect of Health and Safety and Corporate Manslaughter and Corporate Homicide Act 2007
- ✓ Personal Accident cover for anyone named in the schedule



#### What is not insured?

- ✗ Loss or damage caused by general wear and tear or anything that happens gradually
- ✗ Loss or damage that is covered elsewhere by a contract of insurance or any other contract or guarantee
- ✗ Loss or damage caused by faulty or defective workmanship
- ✗ Loss of revenue if your business is discontinued permanently or if a liquidator or receiver is appointed
- ✗ Bodily injury, illness, death or disease caused to any of your employees or volunteers while they are offshore.
- ✗ Accidental injury or damage caused by any mechanically propelled vehicle licensed for road use and requiring compulsory insurance
- ✗ Damage arising from confiscation, requisition or destruction by order of any government or any public authority
- ✗ Loss or damage as a result of diseases classified as a pandemic



#### Are there any restrictions on cover?

- ! Certain limitations may apply to your policy, for example
  - The first amount of any claim as detailed as the excesses in your policy schedule
  - Monetary limits for certain covers
  - Clauses that exclude certain types of loss or damage
- ! We don't provide cover for loss or damage as a result of flood for some policies, your policy schedule will show if cover is excluded



## Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands



## What are my obligations?

- You must pay your premium
- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- You must tell us about all facts and circumstances which may be material to the risks covered by the policy in a clear and accessible manner and that you must not misrepresent any material facts
- Please tell us immediately if the information set out in the application form, 'Information Provided by You' document or your schedule changes.
- You must send proof of any Confirmed Claims Experience from your previous insurer within 30 days of inception if we request this
- You must tell us about any event which might lead to a claim as soon as possible
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover



## When and how do I pay?

You can pay your premium through your insurance broker or intermediary



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive the policy or renewal documents, if this is later). On the condition that no claims have been made or are pending, we will then refund Your premium in full, less any administration fee you have paid.

If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled, less any administration fee you have paid.

If a claim payment has been made, a claim submitted or there has been an incident likely to give rise to a claim during the current Period of Insurance, We will still be happy to cancel the Policy at Your request however there will be no refund of premium or of any Administration Fee for the unexpired period of the Policy.

You may cancel your policy at any time by contacting your insurance broker or intermediary