

Company: Allianz p.l.c

Product: Golfsure Combined Insurance

Allianz p.l.c. is regulated by the Central Bank of Ireland. Registered in Ireland, No. 143108. Allianz Ireland, Allianz House, Elm Park, Merrion Road, Dublin 4, D04 Y6Y6

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The following summary does not contain the full terms and conditions of the contract which can be found in the full policy documentation.

What is this type of insurance?

This is an insurance policy for Golf Clubs. This document provides a summary of the key information relating to the Golfsure Combined policy Allianz plc offer:



What is insured?

Each Section below of the Golfsure policy is optional provided you have selected the cover for Material Damage, Business Interruption, Liability or Trustee's Liability

✓ **Loss or Damage** (if you have selected these covers) to your Buildings, Ancillary Buildings, Fixtures & Fittings, Contents, Sports Fixtures & Fittings, Fire Brigade Charges, Playing Surfaces, Portable Equipment, Tools & Implements, Cups & Trophies, Machinery Plant, Stock, Frozen Food, Property In Transit, Money, Glass, Loss of Licence, Rent Payable, Machinery & Electrical Breakdown.

Cover is provided on an All Risks basis including fire, storm, escape of water, malicious damage and theft, accidental loss or damage - together with flood and subsidence where insured (subject to terms & conditions & as per the limits stated in your schedule)

✓ **Business Interruption**, this section covers you for reduction in Gross revenue and additional expenses incurred as a result of an insured loss under the Material Damage section. This section has been extended to cover:

- **Loss of Book Debts** for sums due from customers where the insured is unable to collect them as a result of insured loss
- **Denial of Access** for loss caused by restriction or prevention of access to the insured premises due to damage to any property in the vicinity of the insured premises
- **Auditors Charges** covers charges payable by the Insured to their auditors /accountants for producing or certifying any details of the Insureds books which may be required by an Insurer
- **Utilities Extension** this section extends to provide cover for loss resulting from interruption of the Business due to a lack or failure in Public Utilities such as electricity, gas etc.

✓ **Public & Products Liability Cover**, this section provides protection against your legal liability for bodily injury to third parties and damage to their properties up to a limit of indemnity of €6,500,000

✓ **Employers Liability Cover**, this section provides protection against your legal liability for bodily injury to your employees, up to a limit of indemnity of €13,000,000

✓ **Trustees Liability**, this section protects Trustees of Golf Clubs whilst performing duties as a Trustee of the Golf Club including Employment Practice Violations, up to a limit of indemnity of €1,000,000



What is not insured?

- ✗ Individual sections of your policy & schedule may contain exclusions specific to your policy
- ✗ Asbestos
- ✗ Punitive Damages due fines /penalties
- ✗ Radioactive Contamination
- ✗ Terrorism
- ✗ War
- ✗ Cyber
- ✗ Pollution
- ✗ Deliberate Acts
- ✗ Breach of any sanction, prohibition or restriction imposed by law



Are there any restrictions on cover?

- ! Your Excess, which is shown in your schedule (a separate document, which gives details of your individual cover)
- ! Endorsements or extensions may apply to the policy and will be specified in your policy document or schedule
- ! You will lose all benefits under this policy if any claim is fraudulent in any way or if you or anyone acting on your behalf has used any type of fraud relating to this or any other insurance policy
- ! You must let us know immediately about any event which may give rise to a claim under this policy with all details we may need & also if you become aware of any prosecution or inquest in connection with the event



Where am I covered?

- ✓ **Property & Business Interruption** sections. The Insurer will provide insurance as set out in your policy booklet for insured events which happened at the premises insured under this policy
- ✓ **Public / Products Liability** sections. The Insurer will cover the Insured for all sums they are legally liable to pay as damages (including claimants' costs, fees and expenses) for Injury and/or Damage in the conduct of the Business, and arising from Claims made against them in the Republic of Ireland, England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands, subject to all terms and conditions of this policy.
- ✓ **Employers Liability** sections. The Insurer will cover the Insured for all sums they are legally liable to pay as damages (including claimants' costs, fees and expenses) for Injury to any Employee arising out of and in the course of that person's employment by the Insured in the Business, and arising from Claims made against the Insured in the Republic of Ireland, England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands, subject terms and conditions of this policy. The cover granted applies only to Injury happening in the Republic of Ireland, but shall extend to Injury happening anywhere else in the world in the case of any Employee temporarily engaged in non-manual work
- ✓ **Trustee Liability** section. The Insurer will pay: on behalf of any Trustee all sums they are legally liable to pay as damages (including claimants' costs, fees and expenses) arising from Claims made against them in the Republic of Ireland, England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands



What are my obligations?

- The answers in any proposal and declaration for this insurance or any information you have provided must be true & complete as far as you know
- You must disclose any facts or changes that may affect the risk
- You must take all reasonable care to prevent death bodily injury shock illness disease loss or damage and maintain all vehicles, premises, plant and everything used in the business in proper repair and to act in accordance with all statutory obligations & regulations
- You must immediately make good or remedy any defect or damage, which becomes apparent, or take such additional precautions as circumstances may require
- You must not admit, deny, negotiate or settle a claim without our written consent
- You must not carry out any alteration or repair as far as practicable until we have investigated
- You must co-operate fully with us in investigating and handling any claim including sending us all documents, proof, information & any letter or legal summons or similar document we may reasonably need.
- The provision of insurance under your policy is conditional on you observing and fulfilling the general exceptions, conditions & terms of the policy. If by law we have to make a payment that we would not otherwise have had to make, we will seek recovery of that outlay incurred from you.



When and how do I pay?

In order to proceed with the policy cover, you must contact your broker in advance of the required cover start date to arrange for the payment of the premium. Payment options may include cheque or credit /debit card payment for the full premium or a schedule of periodic direct debit instalments (note a service charge may apply to direct debit instalments if available). Payment methods depend on the options available to you from your broker



When does the cover start and end?

Your policy will remain in force for 12 months from the start date (or as otherwise shown in your Schedule). If you wish to renew your policy & we agreed to offer renewal of this insurance, the cover start & end date will be for the period stated in your renewal schedule as long as you pay your premium



How do I cancel the contract?

You are entitled to cancel this policy by notifying us within (14) days of either the date you receive the policy or the start of your period of insurance whichever is the later. You may cancel this policy at any time by notifying us in writing. As long as no claim has happened during the current period of insurance, we will work out the premium for the period which we have insured you and refund any balance.