

Event Insurance – Prize Indemnity

Insurance Product Information Document

Company: Event Insurance Services Ltd Product: Hole In One Cover

This document is a summary of cover highlighting the key features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

This cover is an indemnity-based, policy. The policy will reimburse you (the policy holder) for the value of the prize or prizes on offer as part of a Hole In One golf competition, should a Hole In One be achieved.



What is insured?

- ✓ **Prize Indemnity: Main Prize** - Covers you (the policy holder) for the value of the main prize should it be won in accordance with the rules of the Hole In One competition, as agreed by us.
- ✓ **Reinstatement Cover** - Covers you for the reinstatement of the **Main Prize** should it be won in the first stages of the competition. (when Reinstatement Cover is selected and the higher premium paid)
- ✓ **Prize Indemnity: Ancillary Prizes**- Covers you (the policy holder) for the value of the ancillary prizes on offer, should the be won in accordance with the rules of the Hole In One competition, as agreed by us.



What is not insured?

- ✗ Winners who are tour professionals.
- ✗ Winners who are not registered participants.
- ✗ Winning shots which are not shown, documented, and/or decided per the claims conditions of the policy (please see the policy wordings for details)



Are there any restrictions on cover?

- ! The policy holder must be a permanent resident in the UK and have an insurable interest in the event.
- ! Holes which are less than 135 yards.
- ! Prizes of £25,000 or over require video evidence as part of the adjudication evidence.
- ! Adjudicators must be independent and a 'professional' within certain sectors i.e. a teacher, doctor etc...



Where am I covered?

The policy will cover a competition taking place within the United Kingdom.



What are my obligations?

At point of Application, You must supply full and correct information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of fact on which your policy will be based.

Over the duration of a policy, If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

At point of Claim, You must supply full and correct information to all questions asked. You must also supply evidence requested by us to support and confirm your claim.



When and how do I pay?

Your premium is a one-off payment. Payment can be made by debit or credit card, by Cheque or by a BACS payment.



When does the cover start and end?

The cover starts on the dates provided to us, as the dates of the competition.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that the competition has not already taken place and that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

Event Insurance Services is authorised and regulated by the Financial Conduct Authority. Registration Number 309998. This insurance is underwritten by Bspoke Underwriting Limited on behalf of Watford Insurance Company Europe Limited who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. Bspoke Underwriting Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 310101.