



**XL Insurance**

Angel Risk Management

# Policy

Prepared for: The Officers, Committee & Members of Royal North  
Devon Golf Club



## Policy Schedule

<b>Policy Number</b>	<b>SP0545008</b>	
<b>Insured</b>	The Officers, Committee & Members of Royal North Devon Golf Club	
<b>Insured's Address</b>	Golf Links Road Westward Ho Bideford EX39 1HD United Kingdom	
<b>Business</b>	Golf Club Members/Visitors	
<b>Rating Basis</b>	No of Members / Players / Rounds	
<b>Maximum Number of Members</b>	900	
<b>Maximum Number of Visitors</b>	3,500	
<b>Period of Insurance</b>	From: 19 April 2023 To: 19 April 2024 both days at 00:01 a.m.  This policy will not automatically renew: notice is hereby given that cover will terminate and not be renewed at the expiry date unless a new agreement is reached between the <b>Insurer</b> and the <b>Insured</b>	
<b>Insurer</b>	AXA XL Insurance Company UK Limited	
<b>Wording</b>	CSL - Golf V&M 0223 - POLICY - AGH	
<b>Product Type</b>	Members Gold including Visitors	
<b>Section 1 – Personal Liability</b>	Maximum Limit Members	£10,000,000 any one occurrence
	Maximum Limit Visitors	£5,000,000 any one occurrence
	Excess	£ NIL payable in respect of all claims
	Jurisdiction	<b>United Kingdom</b>
	Territorial Limits	Worldwide
<b>Section 2 – Third Party Property Damage</b>	Maximum Limit Members	£20,000 in the aggregate
	Maximum Limit Visitors	£5,000 in the aggregate
	Excess	£ NIL payable in respect of all claims
	Jurisdiction	<b>United Kingdom</b>
	Territorial Limits	<b>Insured Persons</b> club only
<b>Section 3 – Personal Accident</b>	Maximum Limit Members	£ 25,000 for an <b>Insured Person</b> aged sixteen (16) to seventy nine (79) years inclusive The amount payable for an <b>Insured Person</b> aged under sixteen (16) years and for an <b>Insured Person</b> aged over eighty (80) years is reduced. Please refer to 8.3 - Table of Benefits in the policy
	Maximum Limit Visitors	£ 25,000 for an <b>Insured Person</b> aged sixteen (16) to seventy nine (79) years inclusive The amount payable for an <b>Insured Person</b> aged under sixteen (16) years and for an <b>Insured Person</b> aged over eighty (80) years is reduced. Please refer to 8.3 - Table of Benefits in the policy

cont.



	Excess	£ NIL payable in respect of all claims
	Territorial Limits	Worldwide

<b>Section 4 – Hospitalisation</b>	Maximum Limit Members	£300 per <b>Day</b> upto £300 for an <b>Insured Person</b>
	Maximum Limit Visitors	£ NIL per <b>Day</b> upto £NIL for an <b>Insured Person</b>
	Deferment Period	Members: Three (3) consecutive <b>Days</b> immediately following an <b>Insured Persons</b> admission to a <b>Hospital</b> Visitors: N/A
	Territorial Limits	Worldwide

<b>Section 5 – Dental and Optical Treatment</b>	Maximum Limit Members	£600 for an <b>Insured Person</b> receiving Dental Treatment £600 for an <b>Insured Person</b> receiving Optical Treatment
	Maximum Limit Visitors	£ NIL for an <b>Insured Person</b> receiving Dental Treatment £ NIL for an <b>Insured Person</b> receiving Optical Treatment
	Benefit Period	Members: Twelve (12) months or until the <b>Maximum Limit</b> is reached whichever occurs first. Visitors: N/A
	Excess	Members: £50 each and every claim Visitors: N/A
	Territorial Limits	Worldwide

<b>Section 6 – Loss of Tournament Fees</b>	Maximum Limit Members	£250 each and every claim
	Maximum Limit Visitors	£ NIL each and every claim
	Excess	Members: £ NIL payable in respect of all claims Visitors: N/A
	Territorial Limits	Worldwide

<b>Section 7 – Loss of Club Subscription</b>	Maximum Limit Members	£1,000 each and every claim The amount payable for an <b>Insured Person</b> aged eighty (80) years or over is £ NIL The amount payable for an <b>Insured Person</b> aged sixty five (65) years or over is £ NIL in respect of <b>Unemployment</b>
	Maximum Limit Visitors	£ NIL each and every claim The amount payable for an <b>Insured Person</b> aged eighty (80) years or over is £ NIL The amount payable for an <b>Insured Person</b> aged sixty five (65) years or over is £ NIL in respect of <b>Unemployment</b>
	Excess	Members: Ninety (90) days immediately following an <b>Insured Persons</b> date of disablement or unemployment Visitors: N/A
	Territorial Limits	<b>Insured Persons</b> club only

<b>Section 8 – Hole in One</b>	Maximum Limit Members	£100
	Maximum Limit Visitors	£ NIL
	Excess	Members: £ NIL payable in respect of all claims Visitors: N/A
	Territorial Limits	<b>Insured Persons</b> club only

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<b>Premium payable at Inception</b>	£3,031.92
<b>Insurance Premium Tax at 12%</b>	£363.83
<b>Total Premium payable at Inception</b>	<b>£3,395.75</b>

<b>Date of Proposal</b>	Date of Proposal or Statements of Fact attached
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<b>Endorsements</b>	N/A
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<b>Subjectivities</b>	N/A
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<b>Underwriting Basis</b>	Statements of Fact <input checked="" type="checkbox"/>	Proposal Form <input type="checkbox"/>
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Signed:

On behalf of AXA XL Insurance Company UK Limited

Date: 19 April 2023



## Legal Helpline

Available Monday to Friday from 9 a.m. to 5 p.m. for general English legal advice on corporate or commercial problems potentially giving rise to a liability under this policy.

### Telephone DAC Beachcroft LLP on 0117 918 2755

Advice on the Helpline is at no charge for the first 30 minutes only and is not otherwise recoverable from **Us**. Advice given will not include whether or not there might be a notifiable circumstance or claim under the policy, any issues concerning the validity of the policy, or any policy coverage issues. Calls to the Helpline do not and cannot compromise any form of notification to **Us** such as may be required under this policy.

## Notification of Claims and Circumstances to

Woodgate & Clark Ltd  
The Red House  
King Street  
West Malling  
Kent  
ME19 6QT

Telephone Number: 01732 520273  
Email: [golf@woodgate-clark.co.uk](mailto:golf@woodgate-clark.co.uk)

## Complaints

**We** are dedicated to providing a high quality service and **We** want to ensure that **We** maintain this at all times.

If **You** feel that AXA XL has not offered a first class service or if **You** have any questions or concerns about the policy or the handling of a **Claim You** should, in the first instance, contact **Your** broker through whom this insurance was placed.

If **You** are unable to resolve the situation and wish to make a complaint, **You** can do so at any time by referring the matter to:

Complaints Department  
XL Catlin Services SE  
20 Gracechurch Street  
London  
EC3V 0BG

Telephone Number: +44 (0)20 7743 8487  
E-mail: [axaxlukcomplaints@axaxl.com](mailto:axaxlukcomplaints@axaxl.com)

XL Catlin Services SE acts on **Our** behalf in the administration of complaints.

Complaints that cannot be resolved by the Compliance Officer may in certain circumstances be referred to the Financial Ombudsman Service at:

Exchange Tower  
London  
E14 9SR

Telephone Number: 0800 0234 567  
E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Further details will be provided on request and at the appropriate stage of the complaints process.



## About AXA XL

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### About AXA XL's Insurance Operations

AXA XL insurance companies offer property, casualty, professional, financial lines and specialty insurance products globally. Businesses that are moving the world forward choose AXA XL as their partner. To learn more, visit <http://axaxl.com>

### About AXA XL

AXA XL is the global brand used by AXA SA (EURONEXT:AXA). The companies of XL Insurance, XL Reinsurance and XL Risk Consulting provide property, casualty professional and specialty products to industrial, commercial and professional firms, insurance companies and other enterprises throughout the world.

AXA XL, the P&C and specialty risk division of AXA SA ("AXA"), announced in December 2018 that the Financial Strength Rating ("FSR") and Long-term Issuer Credit Rating ("Long-Term ICR") of its core insurance and reinsurance companies have been upgraded by A.M. Best and Standard & Poor's ("S&P").

A.M. Best has upgraded the FSR to A+ (Superior) from A (Excellent) and the Long-Term ICR to "aa-" from "a+" of the Property/Casualty subsidiaries of XL Group Ltd ("XL") as well as those of AXA Insurance Company with a stable outlook.

S&P recently raised the FSR and Long-Term ICR ratings on AXA XL's core insurance and reinsurance companies to AA- from A+ and on the highly strategic subsidiaries to A+ from A, with a Stable outlook for all entities.

Both rating agencies pointed out that their rating actions reflect AXA XL's stronger balance sheet as a part of the AXA group and strategic alignment with AXA in enhancing the group's leading market position in the commercial global P&C insurance sector.

A.M. Best and S&P's actions follow those of Fitch and Moody's which both upgraded the ratings of XL subsidiaries by one notch with a Stable outlook after the completion of the acquisition of XL by AXA on September 12 2018.

We're strong. So we can respond when clients need us the most. Consistent equity capitalization, steady growth in gross premium written (GPW) and disciplined underwriting contribute to a solid financial foundation. We have a robust balance sheet and conservative financial profile.

With a significant presence in all of the world's major re/insurance markets, we understand global demands and local needs. We bring an incredible blend of people, products, services and technology to help businesses move forward.

Clients look to AXA XL for answers to their most complex risks and to help move their world forward. To learn more, visit <http://axaxl.com>



**STATEMENTS OF FACT** for risk number SP0545008

Dated: 19 April 2023

Applicant: The Officers, Committee & Members of Royal North Devon Golf Club

**IMPORTANT INFORMATION FOR YOU**

In making this offer of insurance **We** have relied upon the information provided by or on **Your** behalf which is set out in the Statement of Facts below. Please therefore ensure that **You** have made proper enquiries, checked the Statement of Facts carefully and inform **Us** immediately if it contains any errors or if any of the information required by **Us** prior to inception of the policy has changed.

If it later transpires that:

(a) any of the information contained in the Statement of Facts was known or ought reasonably to have been known to be incorrect or has been misrepresented; or

(b) any information which **We** required was not disclosed

then **We** reserve the right to modify the policy terms and conditions, charge an extra premium or to declare the policy void from the beginning.

Words specially defined in bold type are defined in the policy wording and have the same meaning wherever they appear.

**YOU CAN CONFIRM THAT:**

The risk proposed is based in the United Kingdom; and

Other than a renewal of the policy **You** are not presently insured with AXA or AXA XL Insurance Company UK Limited; and

Coverage only applies to amateur golfers whilst playing golf; and

Coverage only applies at a **Recognised Golf Course**; and

Non **United Kingdom Resident** are only covered whilst playing in the UK; and

**United Kingdom Resident** are covered anywhere in the world; and

Junior players under twelve (12) years of age will be accompanied by a responsible adult; and

**You** comply with all statutory regulations, including those related to health and safety, product safety and environmental issues; and



**YOU CAN CONFIRM THAT:**

**You** have never been convicted or charged with any criminal offence other than a motoring offence; and

**You** are not aware of any outstanding or unsettled **Claims** nor any circumstances that might give rise to a **Claim** in the future

**YOU CAN CONFIRM THAT**

DATA PROTECTION

**You** give **Us** or **Our** representatives consent to use the information **We** may hold about **You** for the purpose of providing insurance and handling claims and to process sensitive personal data about **You** where this is necessary in compliance with the Data Protection Act 2018 (DPA 2018). This may necessitate providing such information to third parties.