

Statement of Fact



This is an important document and you must read it in full

A statement of fact records the information notified to us and facts assumed about you, your business and your business partners and directors. It must be read in conjunction with the schedule and policy wording, as together they form a record of our contract with you and the information which has been taken into account when calculating the premium, terms and conditions upon which your policy is based.

Please remember You must make a fair presentation of the risk to Us. This means that You must:

- (1) disclose to Us every material circumstance which You know or ought to know or, failing that, sufficient information to alert Us that We need to make further enquiries; and
- (2) make such disclosure in a reasonably clear and accessible manner; and
- (3) ensure that, in such disclosure, any material representation as to a:
 - (a) matter of fact is substantially correct; and
 - (b) matter of expectation or belief is made in good faith.

A circumstance or representation is material if it would influence Our judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms. You must also make a fair presentation of the risk to Us in connection with any variations, e.g. changes You wish to make to Your policy in which case You must inform Your insurance adviser.

If You fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate Your policy. If You are in any doubt as to whether a circumstance is material then You should disclose it.

You should keep a record (including copies of letters) of all information supplied to the insurer for the purposes of the application for, or renewal, of this insurance.

You must check all the information contained in this Statement of Fact and The Schedule and contact Your insurance adviser immediately if any details are incorrect or incomplete. Failure to do so may mean that Your policy is not valid or We may not be liable to pay all or some of Your claim(s).

Any subsequent alterations to this Statement of Fact take precedence over the information contained within it.

You have confirmed that:

You are arranging a golf event as stated on the schedule for which you propose to run a Hole in One competition and require insurance against the cost of providing the prizes

The Event is taking place on an officially recognised 18 hole golf course

The prizes, the holes on which they apply and the length at which these holes will be played are as described on the schedule.

The number of Participating Players and rounds being played are as described on the schedule.

No professional golfers will be eligible to win a prize as a result of a Hole in One

All the other details on the schedule are correct and accurate

You will arrange at your own expense for Provision of Nominated Witnesses on the Major Prize Hole.

You will comply with the terms and conditions of the policy

Neither You or Your directors or partners involved with The Event have:

- ever been convicted of or charged (but not yet tried) or been given an Official Police Caution in respect of any criminal offence other than a motoring offence which are not spent under the Rehabilitation of Offenders Act.
- ever been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings or been disqualified from being a company director
- ever been the subject of a County Court Judgement, an Individual Voluntary Arrangement, a Company Voluntary Arrangement or a Sheriff Court Decree

No amateur golfers under the age of 18 will be eligible to win a prize as a result of a Hole in One