

**IMPORTANT**

This Policy is incomplete without the Schedule bearing the same policy number as above and all endorsements.

This Policy and its Conditions should be examined, and if incorrect returned at once for alteration.

Every change affecting the risks Insured by this Policy must be immediately advised to the Company. Failure to do this might result in the insurance ceasing to be in effect.

The policy is not transferable from the insured to any other person until the Company’s written consent has been obtained.

**GOLFERS**

**POLICY NO**

**INSURED**

**:** {POLICYNO}

**:** {INSUREDNAME}

**NAICOM UID:  {NAICOMUID}**

In the event of any loss or damage notice should be given **IMMEDIATELY** to:

**CORNERSTONE INSURANCE PLC**

**Block D Plot 21, Water Corporation Drive, Oniru Extension, P.O.BOX 75370(off Ligali Ayorinde Street) Victoria Island, Lagos.**

Followed by such further steps as are required by the Conditions of this policy.

**GOLFERS**

Whereas the Insured by a proposal which shall be the basis of this contract and is deemed to be incorporated herein has applied to the company for the insurance hereinafter expressed to indemnify the insured for the award of -----------------------------------------------------------------------------

Now therefore in consideration of the payment of the Premium and subject to the Terms, Exceptions and Conditions contained herein or endorsed hereon [hereinafter collectively referred to a “the Terms of this Policy”]

**EXCEPTIONS**

The Company shall not be liable under this policy for any consequence of war, invasion, act of foreign enemy hostilities [whether was be declared or not] civil war, rebellion, revolution, insurrection, military or usurped power, riot strike, civil commotion or earthquake.

**CONDITIONS**

1. The due observance and fulfillment of the Terms of this policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the proposal shall be conditions precedent to any liability of the Company to make any payment under this policy.

2. This policy and the schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this policy or of the schedule shall bear such meaning wherever it may appear.

3. In the event of any happening which may give rise to a claim under this policy, the Insured or his representatives

[a]

shall give immediate notice thereof in writing to the Company

[b] [c]

shall at his or their own expense supply the Company with full particulars in writing as soon as possible

if a claim may arise shall notify or forward to the Company every letter, claim, writ summons or process immediately on receipt and no admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company

[d]

Shall give the Company all such information and assistance as the

Company may reasonably require

4. The Company shall be entitled

[a]

[b]

To take over and conduct in the name of the Insured the defense or settlement of any claim against the Insured or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim.

to pay at any time to the Insured in respect of any one claim or number of claims against the Insured arising out of any one occurrence or of a number of occurrences arising directly or indirectly from one source or original cause the sum stated in the Limits of Liability [after deduction of any sum or sum already paid as compensation] or any lesser amount for which such claim or claims can be settled and upon such payment, the Company shall relinquish conduct and control of and be under no further liability under section I in connection with such claim or claims except for costs and expenses of litigation recoverable or incurred in respect of the conduct of such claim or claims before the date of such payment.

5. If at the time of any happening giving rise to any liability, expense, loss or damage for which indemnity is provided there shall be any other insurance against such liability, expense, loss or damage or any part thereof, the Company shall not be liable for more than its ratable proportion thereof.

6. All differences arising out of this policy shall be referred to the arbitration of some person to be appointed by both parties or if they cannot agree upon a single arbitrator to the decision of two arbitrators one to be appointed in writing by each party and in case of disagreement between the arbitrators to the decision of an umpire who shall have been appointed in writing by the arbitrators before entering on the reference and an award shall be a condition precedent to any liability of the Company or any right of action against the Company.

**SCHEDULE**

POLICY NO:                                {POLICYNO}

PRODUCT:                                  {SUBRISK}

INSURED:                                   {INSUREDNAME}

ADDRESS:                                  {INSADDRESS}

BUSINESS:                                 {Occupation}

PERIOD OF INSURANCE: [a]     FROM: {StartDate}

                                                     TO:     {EndDate}

                                                       [BOTH DATES INCLUSIVE]

FIRST PREMIUM :                      =N={BasicPremium}

ANNUAL PREMIUM :                  =N={BasicPremium}

LIMIT OF LIABILITY:                   =N={LimitAnyone}

GEOGRAPHICAL LIMIT:             {Territorial}

COMPETITION PLACE:              {NoOfEmployees}

POLICY EXCESS:                       {PolicyExcess}

RENEWAL DATE:                        {RenDate}, ANNUALLY

EXAMINED:                                 {SubmitBy}

**{Signature}**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

CORNERSTONE INSURANCE PLC

**SPECIFICATION ATTACHING TO AND FORMING PART OF GOLFERS POLICY {POLICYNO} IN THE NAME OF {INSUREDNAME}**

{ListTable2}

**MEMORANDA ATTACHING TO AND FORMING PART OF GOLFERS POLICY {POLICYNO} IN THE NAME OF {INSUREDNAME}**

{ListTable2

**COMPLAINTS PROCEDURE**

We always aim to meet and exceed your expectation as our well-cherished customer. However, if you are not satisfied with our service, you may lodge your complaints to us in writing through your Broker/Agent or directly {if there is no Broker/Agent} to:

The Group Head, Customer Experience Group,

Customer Services Department

CORNERSTONE INSURANCE PLC

Block D Plot 21, Water Corporation Drive,

Oniru Extension, P.O.BOX 75370

(off Ligali Ayorinde Street)

Victoria Island, Lagos.

Contact Customer Service on:

* Telephone No: 0700 Cornerstone (0700 26763778663)
* Email: [enquiries@Cornerstone.com.ng](mailto:enquiries@Cornerstone.com.ng)

**Information to be provided with the complaint**

Name, address, contact details, and description of the complaint.

**How complaints are handled.**

* Once a complaint is received, the Customer Services Team shall acknowledge receipt of the complaint within 2 days.
* All complaints will be resolved within 3 working days.
* For exceptional cases where a complaint takes a longer time to be resolved, the Customer Services Team will keep the complainant informed of the status on a regular basis.
* In the event of an inability to resolve the complaints, the Complaint Co-Ordinator will ensure compliance with the Arbitration clause spelled out in the policy document.

**The following other options are available for the client/complainant in case the resolution is not satisfactory:**

Arbitration Committee of the Nigerian Insurers Association [NIA] at no extra cost to you.

Address: No 42, Saka Tinubu Street, Victoria Island, Lagos.

Telephone Number: 08029908531

E-mail - [info@nigeriainsurers.org](mailto:info@nigeriainsurers.org)

The Complaint Bureau of the National Commission

Address: Plot 1239, Ladoke Akintola Boulevard

Garki II, PMB 457 Garki

Abuja, Nigeria

Telephone Number: +**234 (09) 875-6021**

E-mail: [contact@naicom.gov.ng](mailto:contact@naicom.gov.ng).

Where the above processes fail to produce the desired result, customers have the right to the competent court of Jurisdiction as the final arbiter.

Thank you for choosing Cornerstone Insurance Plc as your preferred Insurance Company.