

**Demands and Needs**

You require insurance to cover loss, damage, theft, emergency jettison, accidental and unexplained flooding to your diving and to your camera equipment if declared and this Policy fulfils your needs. This is a brief summary of the Policy terms and conditions although the full cover is subject to the terms of the Policy, a specimen of which is available online and upon request to the address shown below and is subject to any other additional cover that may have been agreed.

The Policy is arranged by Dive Master Insurance Consultants Limited whose address is: 17-23 Rectory Grove, Leigh-on-Sea, Essex, SS9 2HA
Telephone: +44 (0) 1702 476902 **Fax:** +44 (0) 1702 471892 **Email:** sales@divemasterinsurance.com

Dive Master Insurance Consultants Limited is authorised and regulated by the United Kingdom Financial Services Authority, firm reference number 306316. Lloyd's (Syndicate 2001) whose address is 1 Lime Street, London, EC3M 7HA provide the insurance. Any correspondence about this Policy should in the first instance be directed to your insurance agent except in respect of the complaints procedure when you should correspond directly with Dive Master Insurance Consultants but you are free to consult with your agent.

Features of Cover

The Underwriters will indemnify the Insured against theft of and Accidental Loss and damage to diving equipment being the property of the Insured as stated on the Schedule and unspecified items up to the sum insured value that is stated on the Schedule.

The insured equipment as specified on your policy Schedule is covered in a secure place of storage, during sub aqua activities, and in transit to and from whilst with the Insured.

The policy is worldwide.

There is no cover for any item with a value in excess of £100 unless it is declared on the Schedule.

Subject to the correct premium having been paid and not to exceed the total sum insured, claim settlement shall be based on replacement value. In the event of any under insurance the principle of Average shall be applied.

The Underwriters hold the right to replace, reinstate or repair lost, damaged or stolen items at their option. Reinstatement/repair of equipment as nearly as reasonably practicable to be deemed sufficient, notwithstanding that the former appearance and condition of the property may not be precisely restored.

The Underwriters hold the right to decide when equipment is to be considered a "write off". All equipment written off becomes the sole property of the Underwriters for their disposal in any manner they see fit.

This insurance covers the deliberate jettisoning of the equipment insured during sub aqua activities should an emergency demand such action.

There is a No Claims Discount benefit of 5% each year up to a maximum of 20%.

Benefits of Cover

Up to limit of cover as stated on the Schedule for individual items and overall limit, and for unspecified items up to the sum insured value that is stated on the Schedule as miscellaneous items.

Exclusions

Theft unless under any of these conditions a) there is physical evidence of a forcible and violent entry into or exit from a place of storage b) from a locked and secure vehicle whilst stored or in transit with the Insured c) whilst in the care and custody of an airline or carrier at an airport of departure or arrival whilst with the Insured • Any claim that is not notified to us by way of a completed claim form within 31 days from the date of the claim occurring • Wear, tear, the effects of salt water and other gradually operating causes • Latent defect, inherent fault, faulty workmanship or materials • Any process of servicing, repairing or cleaning, or as the result of unauthorised interference or adjustment of any part of the property • Electrical or mechanical breakdown or derangement • Requisition, confiscation or similar action by order of any Government, Customs or like authorities • Riot or civil commotion outside of the United Kingdom • Claims on diving cylinders without current test certificates (certificates to be produced upon request) • Personal effects • Claims in respect of any loss or damage caused by or arising from ionising-radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from the radioactive toxic explosive or other hazardous properties of any nuclear assembly or nuclear component thereof • Loss or damage caused by wilful misconduct or lack of due diligence by the insured • Legal liability • Claims arising as a result of solo diving, unless in accordance with the recommendations of your certifying association • Photographic and video equipment unless stated on the Schedule • Watches and laptop personal computers with a value in excess of £600.

How to make a claim

In the event of a claim please contact Dive Master Insurance for a claim form **Telephone:** +44 (0) 1702 476902 **Fax:** +44 (0) 1702 471892 **Email:** claims@divemasterinsurance.com or you can submit an online claim form which can be found under the 'Claims' section of our website www.divemasterinsurance.com.

Your right to Cancel

Insurers give you a Cooling Off Period of 14 days from the time you receive the policy. If the policy and schedule does not provide you with the protection that you want and you do not want to continue with the insurance you may cancel the policy within this period and obtain a full refund, provided that the period of insurance has not commenced. Cancellations made after the Cooling Off Period has ended and after the policy has commenced will be calculated at pro rata but subject to a maximum return of premium of 50%, and provided that no claims have been made or are pending.

Complaints

If at any time you are not satisfied with the service or any other aspect of your insurance you should contact Dive Master Insurance Consultants Limited by telephone to see if they can resolve the matter. In the unlikely event that this does not resolve the matter you may state your complaint in writing marking the letter "**For the attention of the Managing Director**". Dive Master Insurance Consultants Limited will aim to resolve your complaint within five working days, but if they are unable to do so they will acknowledge receipt of your complaint within that period. If the complaint still cannot be resolved amicably you have the right to refer your complaint to the Complaints and Advisory Department of Lloyd's, and if they are unable to resolve your complaint you may approach the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Telephone: 0845 080 1800 **Fax:** 0207 964 1001 **Email:** complaint.info@financial-ombudsman.org.uk who will advise whether they are able to deal with your complaint. Under the terms of the Financial Ombudsman Service Scheme insurers must:

1. reply to you within four weeks; 2. resolve your complaint within eight weeks.

This is in addition to any other action you may subsequently wish to take including legal action. An application to the Financial Ombudsman Service must be made within six months of being notified of a final decision about your complaint.

Compensation

You may be entitled to compensation from the Financial Services Compensation Scheme should the insurers be unable to meet their liabilities under this policy. The levels of compensation available under the Scheme are for insurance:

100% of the first £2,000 and 90% of the remainder.

Further information can be obtained from the Financial Services Compensation Scheme:

Website: www.fscs.org.uk . In addition the Lloyd's Central Fund is available to meet claims at the discretion of the Council of Lloyd's.