



Demands and Needs

You require insurance to cover your medical expenses if you are injured in a sport diving accident 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 or 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 HMA 1200) 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

We cover you for an accident sustained whilst sports diving. An accident is a sudden unexpected unusual specific event which occurs at an identifiable time and place. This Policy will cover Immediate Emergency Medical Expenses, Hyperbaric Treatment Costs, Emergency Air Evacuation or Repatriation, Search and Rescue Costs, Reasonable Transportation Costs & Additional Accommodation Expenses, Death & Disability Benefits and After the Event Medical Expenses.

Benefits of Cover

We will pay up to **£100,000** for Emergency Medical Expenses and Hyperbaric Treatment Costs.

We will pay up to **£75,000** for Emergency Air Evacuation or Repatriation.

We will pay up to **£50,000** for Search & Rescue Costs.

We will pay up to **£5,000** in respect of Reasonable Transportation Costs and Additional Accommodation Expenses.

We will also pay up to **£50,000** for post-treatment costs subject to agreement by the Claims Administrator.

If you sustain injury or death due to a sports diving accident we shall pay **£15,000** in respect of death; **£5,000** in respect of one limb or eye; **£10,000** in respect of two limbs or two eyes and **£10,000** in respect of permanent total disability.

However, the maximum recoverable amount under this policy in the aggregate shall not exceed **£150,000.00**

Exclusions

This policy is always subject to certain Exclusions and it is advisable that you consult the **IDEC DIVER ACCIDENT INSURANCE POLICY WORDING** for details of all Exclusions that will apply to this policy.

How to make a claim

In the event of a Medical Emergency as a result of sports diving accident, go to or call immediately the nearest physician or hospital without delay, then contact CEGA Group **Telephone:** +44 (0) 1243 621562 **Fax:** +44 (0) 1243 773169 **Email:** assistance@cegagroup.com.

Please give your Name, ID number (IDEC 01) and brief description of the problem.

If you need to claim for medical expenses that you incurred as a result of a sports diving injury as a non-emergency then 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. Only policies with periods of insurance in excess of 31 days can be cancelled after the Cooling Off period.

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.