

Demands and Needs

You require insurance to cover medical expenses incurred abroad and financial protection of holiday related risks such as cancellation, loss or delay 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 loss, destruction, damage or theft to Baggage & Dive Equipment, loss or theft of Personal Money, sustaining a Personal Accident, your Personal Liability, Medical & Emergency Expenses incurred abroad, Cancelling or Curtailing your holiday, Delay in Departure, missing your Departure, Hospital Inconvenience Benefit, Loss of Passport, Legal Expenses & Advice, Loss of Activity Days, Adverse Weather, Hijack. We may also cover risks associated with Adventure Sports activities, and Independent Travel for an additional premium.

Benefits of Cover

The following are the maximum benefits that may be claimed under each section of the Travel Insurance Policy, but certain limits will apply to each section and it is advisable you consult the **DIVE MASTER INSURANCE TRAVEL POLICY WORDING** for details of all limits that will apply to this policy.

SECTION A – BAGGAGE & DIVE EQUIPMENT - £1,500*

SECTION C – PERSONAL ACCIDENT - £25,000

SECTION E – MEDICAL & EMERGENCY EXPENSES - £2,000,000

SECTION G – DELAYED DEPARTURE - £150 (or £3,000 for Abandonment)

SECTION I – HOSPITAL INCONVENIENCE BENEFIT - £1,000 (£20 per day)

SECTION K – LEGAL EXPENSES & ADVICE - £25,000

SECTION M – ADVERSE WEATHER - £200

SECTION B – PERSONAL MONEY - £500

SECTION D – PERSONAL LIABILITY - £2,000,000

SECTION F – CANCELLATION & CURTAILMENT - £3,000

SECTION H – MISSED DEPARTURE - £800

SECTION J – LOSS OF PASSPORT - £250

SECTION L – LOSS OF ACTIVITY DAYS - £200

SECTION N – HIJACK - £500 (£50 per day)

*Limited to £300 per item (the maximum item limit may be increased to £500 provided that **INCREASED BAGGAGE ITEM LIMIT** has been selected and the appropriate additional premium paid), £1,000 overall in respect of Dive Equipment, £300 Hire, £150 Emergency Essential Replacement)

Exclusions

This policy is always subject to certain Exclusions and it is advisable that you consult the **DIVE MASTER INSURANCE TRAVEL POLICY WORDING** for details of all Exclusions that will apply to this policy. A policy excess of between £35-£100 will apply to some sections of the Travel Insurance policy.

How to make a claim

In the event of a Medical Emergency please 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 (**DIVEM 01**) and brief description of the problem.

If you need to claim for medical expenses that you incurred as a non-emergency, or would like to make a claim under any other section of the Travel Insurance policy 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 on 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. No refund will be made for cancellations made after the Cooling Off Period has ended and after the period of insurance has commenced.

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.