

**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. You are reminded that under the Data Protection Act we are not able to discuss or deal with your insurance affairs with a third party, whether or not related to you, without first receiving your written consent. Should you believe that it may be necessary to deal with your insurance affairs through a third party you are requested to obtain from us an appropriate authorisation form to be completed which will allow us to deal with your nominated representative.

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 PEM 4000) 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 TRIP 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, £1,000 overall in respect of Dive Equipment, £300 Hire, £150 Emergency Essential Replacement)

Significant or Unusual Provisions and Exclusions that apply to this insurance This policy is always subject to certain Provisions and Exclusions. In particular this insurance does not provide coverage for:

SECTION A – BAGGAGE & DIVE EQUIPMENT

You are NOT covered for: Loss, destruction, damage or theft to: Contact lenses, dentures, hearing aids, pedal cycles, wheel chairs (unless specifically agreed), vehicles of any kind and their accessories, boats of any kind and their accessories, antiques, musical instruments, pictures, glass, china, camping equipment, samples of merchandise, bonds, coupons, securities or documents of any kind, fragile and brittle articles, household goods, consumables of any description or anything shipped as freight or under a bill of lading, valuables within a suitcase, or in luggage that has been 'checked in' with the carrier, sports equipment whilst in use (other than Dive Equipment or Ski Equipment), cleaning, repairing or restoring of any item of Baggage or Valuables, shortages due to error, omission or depreciation in value, baggage carried for trade or commercial purposes, diving Equipment and Ski Equipment for any occurrence other than: when under the custody or control of the Airline, Shipper or other Carrier, when left unattended in the securely locked holiday accommodation of the insured person, whilst in use, baggage as a result of confiscation or detention by Customs, other officials or authorities, Items that have been hired, loaned or entrusted to you, items of Baggage, Dive Equipment and Ski Equipment that are left unattended in a public place or a place in which members of the general public have access to, any item of Valuables that has been left in your holiday accommodation, unless stored in a securely locked safety deposit box or locked hotel storeroom, Items of Baggage, Dive Equipment and Ski Equipment that are left unattended in a vehicle unless there is physical evidence of a forcible and violent entry into or exit from the vehicle, and that the items were stored in the locked glove compartment, boot or luggage space of that vehicle and kept out of sight at all times, items of Baggage, Dive Equipment and Ski Equipment that are stolen from an unattended vehicle between the hours of 9pm and 7am local time, loss or theft of Baggage, Dive Equipment and Ski Equipment that is not reported to the police within 48 hours of discovery, and a Police Report obtained which shall be produced as evidence to accompany your claim, electrical or mechanical fault of an item of Dive Equipment or Valuables, the first £35 of each and every claim per insured person except in respect of temporary loss of baggage on the outward journey

SECTION B - PERSONAL MONEY

You are NOT covered for: Loss of money left unattended at any time unless kept in a securely locked safety deposit box, losses not reported to the Police within 48 hours of discovery and a Police report obtained which shall be produced as evidence to accompany any claim, money left unattended in any type of vehicle or in luggage that has been 'checked in' with a Carrier, the first £35 of each and every claim per insured person

SECTION C - PERSONAL ACCIDENT

You are NOT covered for: Diving accidents or injuries (these risks are covered under IDEC Diver Accident Insurance), any medical condition that you were aware of or an injury which existed or was incurred prior to the commencement of the trip, disease or Illness, pregnancy, any claim that is not reported to us within 12 months of the injury first occurring, any claims arising directly or indirectly from any injury, illness, death attributable to Scuba Diving or Free Diving

SECTION D - PERSONAL LIABILITY

You are NOT covered for Liability arising from: Your trade, business or profession, the ownership, possession or occupation of any land or building (other than holiday accommodation that you are temporarily occupying, in which case the first £100 of each and every claim is excluded), the ownership, possession or use of animals, vehicles (other than pedal cycles, perambulators or children's toys), firearms, vessels (other than manually propelled water craft) or aircraft of any description

SECTION E - MEDICAL & EMERGENCY EXPENSES

You are NOT covered for: Any medical condition for which at the time of effecting this insurance you are already receiving medical treatment or you are on a waiting list to receive medical treatment, have received a terminal prognosis, are intending to travel against the advice of a qualified medical practitioner, are intending to obtain medical treatment during the period of insurance, death, injury illness or disablement resulting from or arising in connection with pregnancy or childbirth where the expected date of birth is before the expiry of the Travel period or up to 12 weeks after the expiry of the Travel period, the first £35 of each and every claim per insured person, any claims arising directly or indirectly from any injury, illness, death attributable to Scuba Diving or Free Diving

SECTION F - CANCELLATION & CURTAILMENT

You are NOT covered for: Any medical condition of any Insured for which at the time of effecting the insurance that Insured is already receiving medical treatment or is on a waiting list to receive medical treatment, has received a terminal prognosis, is intending to travel against the advice of a qualified medical practitioner, any medical condition that is not supported by a qualified medical practitioner's Medical Certificate, the first £35 of each and every claim per person (except for loss of deposit claims where the excess will be the first £10 per Insured person), failure of transport that is not pre-booked or the failure of scheduled public transport in delays of less than 24 hours duration, cancellations that are not validated with a cancellation invoice from a recognised Tour Operator, airline, transport, accommodation, or other holiday service provider (for example a dive centre or airport car parking company)

SECTION G - DELAYED DEPARTURE

You are NOT covered for: Delay caused by strike or industrial action existing or notified by declaration of intent on or prior to the date this insurance is effected, a claim made for both delay in departure and abandonment after 24 hours full delayed departure for the same occurrence, the first £35 of each and every claim per Insured person only in the case of abandonment after a full 24 hours delayed departure, delay if you do not check-in for the sea crossing, flight, train, bus or coach departure before the stated check-in time, delay if you do not obtain written confirmation from the shipping company, airline, train, bus or coach company stating the period and reason for the delay

SECTION H - MISSED DEPARTURE

You are NOT covered: If you leave insufficient time to meet the check-in time specified by the transport provider or their agent, or unless you obtain written confirmation from the police or a recognised breakdown and recovery organisation that the vehicle you were travelling in broke down, was involved in an accident, or confirmation from an authorised motoring organisation that you were delayed due to a road closure or heavy congestion following an incident that you were unaware of prior to the outset of your journey, unless you obtain written confirmation from the public transport provider that the service was delayed resulting in you arriving too late to commence your booked journey from or to the United Kingdom, or for missing your departure due to strike, riot, or civil commotion in respect of which a warning was given prior to the commencement of the planned holiday/trip

SECTION I - HOSPITAL INCONVENIENCE BENEFIT

You are NOT covered for: Hospitalisation within the United Kingdom

SECTION J - LOSS OF PASSPORT

You are NOT covered: If you do not report your lost passport to the Police within 48 hours of discovering the loss, for any loss, destruction or damage arising from confiscation or detention by Customs or other officials or authorities

SECTION K - LEGAL EXPENSES & ADVICE

You are NOT covered for: Costs in pursuance of any claims against a Tour Operator, Travel Agent, Insurers, Insurers Agent or Carrier, any costs or legal expenses that are incurred prior to the authorisation and approval of a claim by Dive Master Insurance Consultants Ltd, any claims where we consider your prospects of success in achieving a reasonable settlement are insufficient, any claim not reported to Dive Master Insurance Consultants Ltd within 180 days after the event giving rise to the claim, actions between members of the same family or household, or actions to enforce a judgement or legally binding decision

SECTION L - LOSS OF ACTIVITY DAYS

You are NOT covered for: Claims not verified by a Doctor's certificate, any injury or illness that renders the Insured unable to dive or participate in a Winter Sports, adventure sports or activity package which was in existence prior to the pre-booked and pre-paid package, the first 24 hours of an activity package that is lost following bodily injury or illness

SECTION M – ADVERSE WEATHER

You are NOT covered for: Claims not verified in writing by the scuba dive, Winter Sports, adventure sports or activities package provider, any adverse weather conditions that prevent you from participating in a scuba dive, Winter Sports, adventure sports or activities package which was in existence prior to pre-booked and pre-paid package, the first 24 hours of an activity package that is lost due to adverse weather conditions

SECTION N – HIJACK

You are NOT covered: If you or your family or your business connections have engaged in activities that could be expected to increase the risk of Hijack

GENERAL EXCLUSIONS

This policy does not insure under any Section of this Insurance policy: Any consequence of War, Invasion, Act of Foreign Enemy, Hostilities (whether War be declared or not), Civil War, Rebellion, Revolution, Insurrection or Military or Usurped Power, claims of whatever nature directly or indirectly caused by ionising radiation or contamination by radioactivity from nuclear fuel or from any waste from the combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly, pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds, any claim arising directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused, death, injury, illness or disablement resulting from suicide or attempted suicide, wilful exposure to danger (except in an attempt to save human life), a pre-existing psychiatric condition, venereal infection or the influence of alcohol liquor or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction), bankruptcy, liquidation of any tour operator, travel agent or carrier/ transportation company unless you have purchased Independent Traveller Cover, driving or riding as a passenger on a motorcycle, quad bike or any other mechanically assisted cycle if you fail to wear a crash helmet on your head, or you fail to wear other safety equipment that is provided, motor cycling as driver unless you are licensed to do so or are riding or driving a motor cycle that does not exceed 125cc, flying or other aerial activities unless specifically agreed with us, except whilst travelling in an aircraft as a passenger (not as a pilot or aircrew nor for the purpose of undertaking any trade or technical operation in or on the aircraft), participation in expeditions or crewing a vessel from one country to another unless specifically agreed, claims that are not notified to us within 60 days of the incident occurring (except under SECTION C – PERSONAL INJURY) engaging in or practising for speed or time trials, sprints or racing of any kind, manual work of any kind unless specifically agreed, engaging in Winter Sports for more than 30 days during the period of cover

This is not an exhaustive list of Exclusions and Provisions that apply to this policy and it is advisable that you consult the **DIVE MASTER INSURANCE TRIP TRAVEL POLICY WORDING** for details of all Exclusions and Provisions that will apply to this policy.

Excesses

A policy excess of between £35 and £100 will apply to some sections of the Trip 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 MEDEX

Telephone: + 1 410 453 6330 (Please note that there are toll free MEDEX telephone numbers for some countries so please review your policy for a complete list) Please give your Name, ID number (347311) and brief description of the problem.

Email: operations@medexasist.com.

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 Premium Annual 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 day of purchase of the insurance, or the day on which policy documentation was received, whichever is the later. 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.