



## IDEC DIVER ACCIDENT INSURANCE POLICY WORDING

Issued by  
Dive Master Insurance Consultants Ltd  
Kingsbridge House, 17-23 Rectory Grove, Leigh-on-Sea  
Essex SS9 2HA, England  
Telephone Number: +44 (0) 1702 476902  
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as agents acting on behalf of Lloyd's Underwriters under Contract No. [BW0027616]

### IMPORTANT INFORMATION ABOUT YOUR POLICY

Please read this document and the Schedule of Insurance carefully to avoid any misunderstanding and check all the details are correct and that you have the protection you need and know what to do should you have a loss or need to claim. Please notify Dive Master if any information you have provided to us changes. Failure to do so may invalidate your cover in the event of a claim. If you have any questions please contact Dive Master by telephone or write to us.

### THE FINANCIAL CONDUCT AUTHORITY

Dive Master Insurance Consultants Ltd is authorised and regulated by the Financial Conduct Authority (FCA Reg. No. 306316).

You can check their website [www.fca.org.uk](http://www.fca.org.uk) which includes a register of all the firms they regulate.

### GOVERNING LAW AND DISPUTES

This contract of insurance shall be governed by and construed in accordance with the law of England and Wales. Any dispute or difference arising under or in respect of this policy shall be subject to the exclusive jurisdiction of the courts of England and Wales.

### CONTRACT RIGHTS

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

### LANGUAGE OF CONTRACT OF INSURANCE

Unless otherwise agreed, the language of this contract of insurance shall be English.

### HOW WILL WE USE YOUR DATA

We hold your personal data in accordance with the Data Protection Act 1998. The information supplied to **THE UNDERWRITERS** and us by you may be held on computer and passed to other insurers for underwriting and claims purposes. You should show this to anyone whose personal data may be processed to administer this insurance

### SANCTIONS CLAUSE

**THE UNDERWRITERS** shall not provide any benefit under this policy to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation

### ANNUAL POLICY HOLDERS- AUTO RENEWAL SERVICE

To make sure you have continuous cover under your policy, Dive Master will aim to automatically renew (auto-renew) your policy when it expires unless you tell us not to. Each year Dive Master will write to you 28 days before the renewal date of your policy and provide you with the policy documents that will apply and any changes to the premium or the policy terms and conditions. If you do not want to auto-renew your policy, just call Dive Master on +44 (0) 1702 476902 or log into your account and select "current policies" then deselect the auto-renewal option. Otherwise we will collect the renewal premium(s) from the credit card or debit card used for your original purchase.

Please note your renewed policy will only be valid when:

- you have told Dive Master about any changes to your risk(including any changes in health conditions)
- the credit card or debit card has been charged

In some cases Dive Master may not be able to automatically renew your policy. We will let you know at the time if this is the case.

Dive Master are entitled to assume that your details have not changed and you have the permission of the card holder unless you tell us otherwise. Dive Master will not retain your payment details. We will tell the processing bank that have your payment details to charge the relevant premium to the debit card or credit card on or before the renewal date.

You can tell Dive Master about any changes to your policy details or opt out of automatic renewal at any time by phoning us on +44 (0) 1702 476902

## COVERAGE

The underwriting **Company** hereby agrees to indemnify the **Insured** or on behalf of the **Insured** subject to the **Definitions, Provisions and Exclusions** contained herein, up to the sum **Insured** stated in the Schedule of Benefits for **Accidents** sustained while the **Insured** is engaged in **Recreational Diving and spearfishing without the use of Scuba**.

## DEFINITIONS

1. **Accident** means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place.
2. **Authoritative Diving Bodies** means recognised national controlling organisations, or organisations affiliated to **R.S.T.C., C.M.A.S. or EUF** who provide guidelines and recommendations to their membership for safe diving practices.
3. **Injury** means bodily **Injury** which: (a) is caused by an **Accident**, and (b) solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such **Injury**, causing the death or disablement of the **Insured** within twelve months of the date of the **Accident**.
4. **Claims Administrator** means the designated **Claims Administrator** (Dive Master Insurance Consultants Ltd)
5. **Assistance Company** means the agent (Northcott Global Solutions Ltd-NGS) of the underwriting **Company** authorised to assist the **Insured** as a result of an **Insured Accident**.
6. **Company** shall mean certain Underwriters at Lloyd's.
7. **Insured** means the individual who has proposed insurance to the **Company** and is specified on the schedule of insurance.
8. **Loss of Limb** means loss or physical separation of a hand at or above the wrist or a foot at or above the ankle and includes total and irrevocable loss of use of hand, arm or leg.
9. **Immediate Emergency Medical Expenses** means expenses necessarily incurred by the **Insured** for physician services, physician ordered services, mortician services and local emergency medical transportation at the time of the **Accident/Injury**.
10. **Recreational Diving** means recreational snorkelling, recreational breath hold Free Diving and Apnoea, Scientific & Archaeological or Film & Media diving in accordance with the UK HSE ACOPs or similar legislation if declared and agreed, spearfishing without the use of Scuba; and recreational diving, rebreather diving and technical diving whilst wearing or using standard manufacturers diving equipment made for the purpose for either SCUBA or surface supply diving and until the **Insured** stops using and removes said equipment.
11. **Permanent Total Disability** means disability which entirely prevents the **Insured** from attending to any business or occupation of any and every kind to which the **Insured** is suited by way of training or education and lasts 365 days and at the expiration of that period is beyond hope of improvement
12. **Reasonable Transportation Costs and Accommodation Expenses** means:
  - i) the costs to return the **Insured** to their Ordinary Place of Residence. This cover extends to the **Insured's** immediate family (partner and children) and/or travelling companion if the **Insured** was accompanied by them at the time of the **Accident/Injury** if these costs are not covered by a more specific policy and have been agreed by the **Claims Administrator**.
  - ii) post treatment Hotel or Accommodation costs when these are incurred due to medical advice not to travel or fly subsequent to a diving **Accident/Injury** if these costs are not covered by a more specific policy.

- iii) costs associated with travelling to and from a hospital or clinic more than 30 miles from your normal place of residence to obtain medical opinion or ongoing treatment after a diving **Accident** or **Injury** incurred under this policy.

13. **After the Event Medical Expenses** means:

- i) medical expenses incurred as a result of a covered loss after returning home to the address stated to us by the **Insured** at the time of taking out this insurance for medical physician ordered services, approved medical therapies, medically approved alternative remedies & treatment, PFO tests when deemed Medically necessary and subject to them not being recoverable from any other source and having been previously agreed by Underwriters
- ii) other agreed medical and surgical procedures required as a consequence of the **Injury** claimed for under this policy that are covered by another source but are accepted by the **Company** and/or its **Claims Administrator** as being unreasonably delayed.
- iii) fitness to return to diving examinations following a covered loss under this policy by an approved diving medical physician agreed by the **Company** and/or their **Claims Administrator**.

14. **Search and Rescue** means activities authorized and instigated by or on behalf of the local Coast Guard, Police or other National or International emergency service responsible for safety at sea to rescue, save or recover the **Insured**. In the case of death this section includes the costs to repatriate the insured's mortal remains.

<b>PROVISIONS</b>
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**Provided always that:**

1. The **Recreational Diving** is carried out in accordance with the guidelines and recommendations for safe diving practices as established by the **Authoritative Diving Bodies** or under training approved by the **Authoritative Diving Bodies**, however:

- i) We accept that being a certified recreational diver does not necessarily make you qualified for all challenging dives. The SCUBA Diving Certifying Associations (Authoritative Diving Bodies) recommend that you increase your diving depths and experience by gradual progression and log them as proof of your experience.
- ii) Conversely we accept that there will be many recreational SCUBA divers who are qualified to dive certain challenging dives by way of logged experience but may not be certified to engage in these challenging dives.
- iii) In all claims situations attaching to this policy we will consider both your diver certifications and your logged dive experience before coming to a decision.

**IMPORTANT NOTE: PROVISION 1 is subject to PROVISION 6 and EXCLUSION 13, all other policy conditions remain unaltered.**

- 2. No costs shall be incurred or payments made without the consent of the underwriting **Company** or its designated **Claims Administrator**. This provision may be waived when emergency care needs to be administered at one of the treatment centres noted in the accompanying "IDEC International Treatment Advice".
- 3. The total sum payable in respect of any one **Accident** shall not exceed the aggregate sum of **£500,000.00**.
- 4. Payments shall only be made under the sections of the Schedule of Benefits if:
  - i) Under section 6.I death occurs within 365 days of the date of the **Accident**.
  - ii) Under section 6.II and 6.III **Loss of Limbs** occurs within 365 days of the date of the **Accident**.
  - iii) Under section 6.IV the **Insured** suffers **Permanent Total Disability** within 365 days of the date of the **Accident**.
- 5. The **Insured** is under the age of 70, unless specifically accepted by us following medical examination to confirm fitness to dive.
- 6. In the event of a loss or **Injury** in one of the territories outlined in the accompanying "IDEC International Treatment Advice" **The Insured** must seek treatment at one of the medical facilities listed. Alternative facilities may also be used but are subject to underwriters prior approval.
- 7. If you suffer a **Recreational Diving Accident** during the period of insurance, you must obtain written confirmation that you have been deemed fit to dive from an approved diving medical physician following your **Accident**, before coverage may be reinstated under the IDEC policy.

**Furthermore:**

- 8. It is a condition precedent to cover that in the event of a loss the **Insured** will cooperate in providing medical records or any other information required to validate a claim to Insurers or Insurers appointed medical experts.

9. Your IDEC policy is provided on the basis that you meet the fitness to dive requirements of your certifying Scuba Diving or Freediving Association. If you have any medical or fitness conditions that have manifested since certifying as a diver, these should be disclosed to your Scuba Diving or Freediving Association and your own medical/fitness advisor for review and agreement before continuing to dive. Failure to maintain your Association's fitness to dive criteria or diving whilst you do not meet them may invalidate any subsequent claim you have with us.
10. It is a condition precedent to cover that if you have provided us with a fitness to dive medical from a general practitioner or diving doctor that expires during the term of your policy period, then a new one must be provided to us on expiration of this medical.

**Failure to comply with these provisions may invalidate your claim.**

<b>SCHEDULE OF BENEFITS</b>
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The underwriting **Company** will pay up to the limits set against each section. However, the maximum recoverable amount under this policy in the aggregate shall not exceed **£500,000.00**.

1. <b>Immediate Emergency Medical Expenses</b>	<b>£100,000.00</b>
2. <b>Hyperbaric Treatment Costs</b>	<b>£100,000.00</b>
3. <b>Emergency Air Evacuation/Repatriation</b> (at the option of the Company)	<b>£250,000.00</b>
4. Search & Rescue	<b>£45,000.00</b>
5. <b>Reasonable Transportation Costs &amp; Accommodation Expenses</b>	<b>£5,000.00</b>
6. Personal <b>Accident</b> Coverage: If during the coverage period the <b>Insured</b> sustains <b>Injury</b> /death due to a <b>Recreational Diving Accident</b> , the following benefits will apply:	
i) Death	<b>£10,000.00</b>
ii) Loss of one limb	<b>£5,000.00</b>
iii) Total Loss of sight in one eye	<b>£5,000.00</b>
iv) Total Loss of hearing in one ear	<b>£5,000.00</b>
v) Loss of two limbs	<b>£10,000.00</b>
vi) Sight in both eyes, hearing in both ears or one of each	<b>£10,000.00</b>
vii) Permanent Total Disability	<b>£10,000.00</b>
The Maximum payable under this section is <b>£10,000</b>	
7. After the Event Medical Expenses:	<b>£20,000.00</b>

<b>TERRITORIAL LIMITS</b>
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**Worldwide**

<b>EXCLUSIONS</b>
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The insurance does not provide coverage for any **Accident / Injury** resulting directly or indirectly from:

1. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
2. Radioactive contamination of any nature.
3. Persons aged 70 years or over who have not been specifically accepted under this insurance following medical examination to confirm fitness to dive.
4. Wilfully self-inflicted **Injury** or illness, effects of alcohol or drugs (other than prescribed by a physician in full recognition of the **Insured's Recreational Diving** Activities) and/or any self-exposure to unnecessary risk (unless in an attempt to save human life).
5. Any pre-existing health condition which the **Insured** was undergoing, suffering from, recovering from or awaiting treatment for prior to **Recreational Diving** unless specifically agreed by us.
6. Any mental or psychological disorder of any nature and the consequence of a covered **Accident** leading to mental or psychological disorder.
7. **Recreational Diving** against medical advice.
8. Any fraudulent, dishonest or criminal act the **Insured** or person(s) with whom the **Insured** is in collusion.
9. Any **Injury/Accident** not reported to the **Claims Administrator** or **Assistance Company** within 31 days of the occurrence which may give rise to a claim under this insurance.
10. Any and all **Injury** sustained caused by a speargun or similar device when used in conjunction with SCUBA.

11. Any freediving competition or national or international record attempts unless specifically agreed by the Underwriters in writing.
12. Any costs for non-emergency medical expenses when the insured is fit to return to the country where they are legally domiciled. Further costs will then be considered under the after the event medical expenses benefit.

**Furthermore:**

13. Sports diving is subject always to your **Authoritative Diving Bodies** recommendations for safe diving practice and unless otherwise endorsed, this insurance excludes diving :
  - i) that is not carried out in accordance with the guidelines and recommendations for safe **Recreational Diving** practices as established by the **Authoritative Diving Bodies**
  - ii) over 130 metres in depth unless Underwriters agreement is obtained after a written submission
  - iii) without the correct diver certification and/or lack of provable experience by way of your logged dive records.

**IMPORTANT NOTE: EXCLUSION 13 will not apply in an attempt to save human life & accidental breach due to faulty equipment or provable experience by way of your logged dive records.**

14. Neither Northcott Global Solutions Ltd-NGS nor certain Underwriters at Lloyd's are responsible for the availability, quantity, quality or the results of any medical treatment provided, or for the failure of the **Insured** to seek medical services.
15. Claims for unauthorised **Search and Rescue** costs are excluded.
16. This insurance excludes any **Accident** that leads to broken bones or damage to the bones, teeth, braces or palate, broken vertebrae, damage to ligaments, tendons and muscles unless the **Accident** occurs in an unexpected and fortuitous way whilst performing the **Insured** activity with a licensed dive school.
17. All claims incurred whilst out of the water unless verified by a licensed dive school within 7 days of the incident are excluded
18. Illness, sickness or disease not directly identifiable as a result of a diving **Accident** are excluded.
19. **Medical Expenses** for damage to the teeth, braces or palate is limited to £2000
20. **Medical Expenses** incurred in a territory outlined in the "IDEC International Treatment Advice" at a medical facility not listed without the **Company's** prior approval are excluded.

<b>CANCELLATION</b>
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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, 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.

The Underwriters hold the right to cancel this Insurance at any time within the Period of Insurance by giving written notice. It is agreed that the insurer shall not give less than fifteen (15) days prior notice of cancellation to the **Insured**. This Insurance will then be cancelled on the basis of a pro-rata refund provided there is no claim paid or outstanding, in which case no refund will be offered.

<b>SUBROGATION &amp; NON CONTRIBUTION CLAUSE</b>
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The underwriting **Company** has the right to recover against any other valid Insurance Policy or Source which could be called into contribution. Where another policy covering the same claim is in force this policy shall apply only in excess of any amount paid under such other insurance. This policy will not contribute to any claims that would or have been declined under the terms of this policy or any endorsements, conditions or exclusions issued to the **Insured** with this policy.

<b>WHAT TO DO IN THE EVENT OF A RECREATIONAL DIVING ACCIDENT</b>
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The Insured Persons should use the services of the following named assistance company to the full for all emergency matters, medical emergency matters, in-patient hospital treatment and evacuation/repatriation. The assistance company will be solely responsible for all decisions on the most suitable practical and reasonable solution to any problem, and all such assistance is subject to the prior approval of said assistance company:

Northcott Global Solutions Ltd  
Tel: +44 (0)207 183 8910  
Back up Mobile: +44(0) 7785627433  
Email: ops@northcottglobalsolutions.com

Northcott Global Solutions Ltd (NGS) may be contacted at any time, should the Insured Person require advice or assistance regarding all emergency matters.

In the event of an Insured Person requiring in-patient hospital treatment and/or evacuation/repatriation, it is imperative that NGS is contacted and authorisation obtained prior to such treatment and/or evacuation/repatriation taking place.

NGS must be informed that this Contract covers the person concerned and the following details must be provided:

- The Insured Person's name
- The Insured Person's location
- The Insured Person's details (including passport/visa etc).
- The Policy number
- ID reference number "NGSDIVE001"
- The name and phone number of the doctor and hospital treating the Insured Person (if applicable)
- Any additional people (outside of normal protocol) that should be updated throughout the case
- Nature of the incident
- The desired end state (what you want NGS to do)
- Any other pertinent information on the incident that may affect NGS' response (security situation etc)

Failure to contact NGS and obtain authorisation may prejudice the claim and could mean that some or all of the costs involved may not be paid. The Insured Person should not attempt to find their own solution and then expect full reimbursement from the Underwriters without prior approval first having been obtained from NGS Limited.

In the event that cover cannot be established at the outset of an emergency it is agreed that the first named insured will guarantee payment until such time that cover can be accepted by insurers

### QUESTIONS AND COMPLAINTS

If **THE INSURED** has any questions or concerns about this insurance or the handling of a claim, please contact Dive Master Insurance through whom this insurance was arranged.

In the event that **THE INSURED** remains dissatisfied and wishes to make a complaint, they may do so at any time by referring the matter to the Complaints Manager at Dive Master Insurance. The address is:

Complaints Manager  
Dive Master Insurance Consultants Ltd,  
Kingsbridge House,  
17-23 Rectory Grove,  
Leigh-on-Sea, Essex, SS9 2HA,  
England

Telephone Number: +44 (0) 1702 476902  
Email: [complaints@divemasterinsurance.com](mailto:complaints@divemasterinsurance.com)

If **THE INSURED** remains dissatisfied after Dive Master Insurance has considered their complaint, they may refer their complaint to Lloyd's. Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints). If **THE INSURED** remain dissatisfied after Lloyd's has considered their complaint, **THE INSURED** may have the right to refer their complaint to the Financial Ombudsman Service at:

South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR  
United Kingdom

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

#### From within the United Kingdom

Telephone Number: 0800 0234 567 (free for people phoning from a "fixed line", for example, a landline at home)  
Telephone Number: 0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

#### From outside the United Kingdom

Telephone Number: +44 (0) 20 7964 1000 Fax: +44 (0) 20 7964 1001

#### FINANCIAL SERVICES COMPENSATION SCHEME

Dive Master Insurance Consultants Ltd are covered by the Financial Services Compensation Scheme. **The Insured** may be entitled to compensation from the Scheme if we are unable to meet our obligations under this contract of insurance. If **The Insured** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract of insurance. Further Information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU) and on their website: [www.fscs.org.uk](http://www.fscs.org.uk)

# Dive Master Insurance IDEC International Treatment Advice



***IMPORTANT NOTE: This advice forms part of your policy wording. See Provisions 2 & 6 and "WHAT TO DO IN THE EVENT OF A SPORTS DIVING ACCIDENT"***

## ***EGYPT RED SEA***

### **Sharm International Hospital**

Sharm El Sheikh  
South Sinai  
(+2) 069 366 0318 (phone)  
Emergency (+2) 010 512 3964

### **Hyperbaric Medical Center**

Travco Marina  
Old Town  
Sharm El Sheikh  
(+20) 12 212 42 92 (phone) / +20 (69) 661 011 (fax)  
[hyper\\_med\\_center@sinainet.com.eg](mailto:hyper_med_center@sinainet.com.eg)

### **Marsa Alam Baromedical**

Marsa Shagra  
Marsa Alam  
(+2) 012 436 2222 (phone)  
Emergency (+2) 012 243 3116

### **Hyperbaric Medical Center – Dahab**

Next to Dahabeya Hotel  
P.O.Box 61  
Dahab  
+20 693 640 536 (phone)  
[dahabchamber@sinainet.com.eg](mailto:dahabchamber@sinainet.com.eg)  
Hotline numbers:  
+20 101 433 325  
+20 123 331 325

### **Naval Hyperbaric Medical Center (NHMC)**

El Corniche Rd  
Sekala  
Hurghada  
(+2) 065 3449 151 (phone)  
Emergency (+2) 065 3449 150

### **Hypermed**

Located in front of Hurghada Airport  
Korniche Road (Nr. Arabia Resort)  
Hurghada  
(+2) 012 218 7550 (phone)  
Emergency (+2) 010 218 7550

## ***Jordan***

### **AQABA DIVING CHAMBER**

Princess Haya Hospital  
Aqaba  
Jordan  
+962 32014114 (phone)



## Mexico

### Cancun, Riveiera Maya, Cozumel

Medica Hyperbarica

Calle 6 entre avenidas 20 y 25 lote #10

Playa Del Carmen

### Merida

Clinica de Marida

Av. Itzaes No.242 Colonia Garcia Gineres

Merida

TEL: (999)9203913

### Veracruz

Clinica Hiperbarica Mejora

746 entre America y Catolica

TEL: 2020731

### La Paz

Club Cantamar

Bahia de Pichilingue

TEL: (612) 1252575

### Acapulco

Camera Hiperbarica Villa Manuia

CAMERA HIPERBARICA 76 COSTA AZUL

ACUPULCO

TEL: (744) 484-0894

### Puerto Vallarta

Autismo 2 Clinica Hiperbarica

Peru 1068 Colonia 5 de Diciembre

Puerto Vallarta

TEL: (322) 2232006

## Cyprus

### **Famagusta General Hospital**

Christou Kkeli 25

Paralimni

Tel: + 357 23 2 00000

### **Paphos General Hospital**

Anavargos Street

Anavargos

Paphos

Tel: +357 26 240200 / 803 100

### **Emergency Assistance and Making a Claim**

If you require immediate medical assistance or you are hospitalised then please notify Northcott Global Solutions Ltd (NGS) as soon as possible. Assistance coordinators are multi-lingual and are available 24 Hours daily. The Emergency telephone number is +44 (0)207 183 8910 or +44(0) 7785627433

When calling NGS please state: Your Name, I.D reference number (NGSDIVE001) policy number and a brief description of the incident.

Alternative facilities may also be used but are subject to prior approval of the **Company**. Medical Expenses incurred without the Company's prior approval are excluded.