



Dive Master Insurance **Premium** Annual Travel Policy Wording



IMPORTANT

Please read this booklet carefully and keep it safe as it contains important information regarding the coverage that you have purchased.

YOUR POLICY

This document is only valid when issued with a Dive Master Travel Insurance **Certificate** or electronic **Certificate**, and provided that **you** have paid the appropriate insurance premium. Please keep these documents in a safe place and whilst it is not essential, we would recommend that **you** take these documents with **you** when **you** travel.

Insurers

This policy is arranged by Dive Master Insurance Consultants Ltd, and is underwritten by certain Underwriters at Lloyd's under Contract Number E504250.

Dive Master Insurance is authorised and regulated by the UK Financial Services Authority (**FSA member number 306316**). Details may be found by visiting the FSA website (<http://www.fsa.gov.uk/register/home.do>)



Financial Services Authority
25 The North Colonnade,
Canary Wharf,
London E14 5HS

Telephone from the UK 0207 066 1000
Fax from the UK 0207 066 1099

Contract of Insurance

This is **your** contract of insurance, it contains certain conditions and exclusions in each section, and general conditions and exclusions that apply to all sections of the policy.

Cancellation of your policy and the 'cooling-off' period

If this policy does not meet **your** requirements then **you** may cancel the policy within 14 days of buying the policy, or within 14 days of the date that **you** received **your** policy, provided that **you** have not already travelled or have made a claim against the policy. **You** are not entitled to any refund if **you** cancel the policy after the cooling-off period of 14 days.

IMPORTANT NOTES ABOUT YOUR POLICY

Coverage

This policy is designed to cover residents domiciled in the **EU** states for pre-booked round trips of in excess of 24 hours in length commencing in and returning to **your** domiciled address, for both conventional leisure holidays and business purposes. This includes trips of in excess of 24 hours in length made within **your** country of residence, and for specific Dive and Ski Holidays. Residents who are domiciled outside the **EU** may also be insured by agreement.

Reciprocal Health Agreements

When **you** are travelling to another country within the **European Union**, **you** should collect an application form for a European Health Insurance Card from **your** local post office or download an application form from www.ehic.org.uk. This entitles European citizens to benefit from health agreements that exist between countries who are members of the **European Union (EU)**. In addition if **you** are travelling to Australia and/or New Zealand **you** may be entitled to reciprocal healthcare, and **you** should register with the Medicare or the equivalent scheme of these countries.

Territorial Limits

The coverage under this policy is Worldwide, but is subject to Foreign & Commonwealth Office travel advice. Please visit www.fco.gov.uk or contact **your** Tour Operator if **you** are unsure what the current published travel advice is for the region that **you** will be travelling to. However if non-essential travel is not recommended by the Foreign & Commonwealth Office, but **you** or **your** Tour Operator maintain that the destination is still safe, then please contact **us** as Insurers may still grant coverage by formal agreement upon consideration of **your** travel itinerary.

FITNESS TO TRAVEL REQUIREMENTS

This Travel insurance policy is designed to cover unforeseen illnesses and accidents that first occur during the **Travel period**. This policy will not cover any claims made as a result of an undisclosed pre-existing medical condition that **you** are aware of and that has been diagnosed or is awaiting diagnosis. It is therefore **your** responsibility to disclose any medical conditions that may affect our decision to insure **you**, and if **your** health changes after **you** have taken out this insurance policy then **you** must contact **us** without delay. **Underwriters** reserve the right to alter the terms of this insurance based on the changed medical circumstances.

MAKING A CLAIM

Claims must be reported to **us** within 60 days of the incident occurring by calling **+44 (0) 1702 509094** or by sending an email to claims@divemasterinsurance.com. An online claim form may also be found at www.divemasterinsurance.com. The claim form and all supporting claim documents must then be submitted within 12 months of the initial notification. Please note that if **your** claim is an emergency then please contact **MEDEX Global Solutions** as per the **SEEKING EMERGENCY ASSISTANCE** instructions.

SEEKING EMERGENCY ASSISTANCE

If **you** suffer a serious injury or illness, or require emergency assistance whilst abroad during the **Travel period**, then **you** must notify **MEDEX** as quickly as possible. When calling please give your Name, ID reference number "**347311**", **your Certificate** number and a brief description of the problem. **MEDEX** will take the appropriate action necessary to assist you and continue to monitor your case until the situation is resolved. **MEDEX** can be contacted on **USA (+1) 410 453 6330** or on any of the International Toll Free telephone numbers as listed below:

MEDEX EMERGENCY RESPONSE CENTER: United States, Baltimore, MD +1-410-453-6330

TOLL FREE ACCESS - The numbers below must be dialed from within the country
If your location is not listed or the call will not go through, call the 24-hour Emergency Response Center **COLLECT**

Australia:	1-800-127-907	Italy, Vatican City & San Marino:	800-877-204
Austria:	0-800-29-5810	Japan:	00531-11-4065
Belgium:	0800-1-7759	Mexico:	001-800-101-0061
Brazil:	0800-891-2734	Netherlands:	0800-022-8662
China (northern regions):	108888*800-527-0218	New Zealand:	0800-44-4053
China (southern regions):	10811*800-527-0218	Philippines:	1-800-1-111-0503
Dominican Republic:	1-888-567-0977	Portugal:	0800-84-4266
Egypt (inside Cairo):	2-510-0200*877-569-4151	Singapore:	800-1100-452
Egypt (outside Cairo):	022-510-0200*877-569-4151	South Africa:	0800-9-92379
Finland:	0800-114402	South Korea:	00798-1-1-004-7101
France & Monaco:	0800-90-8505	Spain:	900-98-4467
Germany:	0800-1-811401	Switzerland & Liechtenstein:	0800-55-6029
Greece:	00-800-4412-8821	Thailand:	001-800-11-471-0661
Hong Kong:	800-96-4421	Turkey:	00-800-4491-4834
Indonesia:	001-803-1471-0621	U.K.:	0800-252-074
Ireland:	1-800-409-529	U.S., Canada, Puerto Rico, U.S. Virgin Islands & Bermuda	1-800-527-0218
Israel:	1-809-41-0172		

* Dial the first portion of phone number, wait for tone, and then dial remaining numbers.

Notice to Physicians/Hospitals: Call MEDEX immediately for benefits verification and procedures. Call 24 hours a day (multilingual). If you do not have access to a phone, email for assistance: operations@medexassist.com
www.medexassist.com

PREPARE FOR THE **UNEXPECTED**



DEFINITIONS TO HELP YOU UNDERSTAND YOUR POLICY

- **Insurance Policy** - A written contract defining the insurance plan, its coverage, exclusions, eligibility requirements, and all benefits, warranties and conditions that apply to individuals insured under the contract.
- **Certificate** – A document issued by **Us** as formal confirmation of the coverage that you have purchased.
- **Insured/You/Your** - Refers to each person named on the certificate of insurance.
- **We/Us/Insurers** - Means Dive Master Insurance Consultants Ltd and certain underwriters at Lloyd's.
- **Partner** - Someone to whom **you** are engaged, married, have a civil partnership with or have lived with as a common law husband or wife for at least 3 months. This includes same sex partnerships. **Your** partner must normally permanently reside at the same address.
- **European Union or EU** - All member countries of the EU and this includes: Isle of Man, Channel Islands, Canary Islands and Gibraltar.
- **Excess** - Refers to the specified portion of a claim that is not covered by the **Insurance Policy**. The first £35 or £100 for each and every claim is not covered under some sections of this policy.
- **Underwriters** - Means certain underwriters at Lloyd's.
- **Material Fact** – Means a fact or circumstance that would be an important consideration in our decision to insure **You**
- **Dive Equipment/Diving Equipment** - Means self contained underwater breathing apparatus, buoyancy compensators, weights & weight belts, fins, masks, snorkels, knives, wet or dry suits, pressure & depth gauges, compasses, torches, lamps, dive watches, dive computers and anything specifically agreed by **us**.
- **Ski Equipment** - Means skis, snowboards, boots, thermal clothing, helmet, mask or goggles, bindings and ski sticks.
- **Valuables** - Means jewellery, gold & silver articles, watches, radios, photographic equipment, audio equipment, video equipment, computer & word processing equipment, binoculars, optical equipment, mobile telephones, spectacles & sunglasses.
- **MEDEX/MEDEX Global Solutions** - Our appointed emergency assistance company.
- **Emergency Essential Replacement items** - Means items that **you** have to purchase as a result of lost or delayed baggage including items such as prescribed medications, toiletries and clothing.
- **Baggage/Property/Luggage** - Collective names for **your** personal belongings, personal effects, possessions and any other items that **you** own.
- **Loss of Sight** - Means complete and irrecoverable loss of sight.
- **Loss of Limbs** - Means loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg.
- **Permanent Total Disablement** - Means permanent and total disablement from engaging in or attending to any kind of profession or occupation.
- **Bodily Injury** - Includes death or permanent disablement as a direct result of exposure following a forced landing of any aircraft or a mishap to a vessel or vehicle in which **you** are travelling.
- **Close Relative** - Means a **Partner**, son(s), daughter(s), parent(s), parent(s) in law, brother(s), sister(s), or grandparent(s) or any of these for any **Insured** person.
- **Curtailment** - Means returning home early from a journey or holiday before the scheduled return date.
- **Home Address** - Means **your** home address where **you** are ordinarily domiciled.
- **Hijack** - Means the unlawful seizure or wrongful exercise of control of a vehicle which **you** are travelling in as a passenger.
- **Adventure Sports Holiday Cover** – Means activities and sports that may be added to your **Insurance Policy** for an additional premium.

- **Public Transport** - Means scheduled rail, bus, airline services and ferries.
- **Winter Sports** – Skiing & snowboarding (including off-piste within local ski patrol guidelines), glacier skiing, cross-country skiing, ice skating, sledging, tobogganing, sleigh riding and curling.
- **‘UK’ or ‘United Kingdom’** - These terms apply only if the insured permanently resides in the United Kingdom. However if **you** do not permanently reside in the United Kingdom then the terms ‘UK’ or ‘United Kingdom’ shall be replaced by the country where **you** are domiciled.
- **Travel period** – Means the period of time that **you** are travelling and commences from the time that **you** leave **your** normal place of residence or business until **you** return. A travel period must be of at least 24 hours in length but must not exceed the maximum trip length or coverage dates stated on the Certificate.
- **Dependent child** – Means a child who does not necessarily permanently reside with **You** or **Your Partner** but is financially dependent upon **You** or **Your Partner**
- **Child/Children** - Means a **Dependent child** who is up to 17 years of age, or up to the age of 23 years of age provided that they are in full time education. Under this policy a **Dependent child** up to the age of 17 years of age, in addition to travelling with **you** or **your** partner, will also be covered to travel independently only with school teachers on an organised school trip.

ACTIVITIES AND SPORTS THAT ARE COVERED BY YOUR POLICY

You will automatically be covered to participate in the following activities and sports at **your** holiday resort continuously for an unlimited period of time during the **Travel Period**:

• Amateur athletics • Angling • Archaeological digging • Archery • Badminton • Ballooning (organised pleasure rides only) • Baseball • Basketball • Billiards • Bowls • Bridge walking (when supervised by a fully trained guide) • Camping • Canoeing • Caravanning • Catamaran sailing • Clay pigeon shooting • Climbing (on a climbing wall only) • Cricket • Croquet • Cross-country skiing • Curling • Cycling • Dancing • Deep sea fishing • Dinghy sailing • Dragon boating • Dry slope skiing • Equestrian • Falconry • Fell walking • Fencing • Fishing • Football • Glacier Skiing (under 3,000 metres altitude unless otherwise agreed) • Glacier walking or trekking (under 3,000 metres altitude unless otherwise agreed) • Go-Karting (within organisers guidelines) • Golf • Gymnastics • Handball • Hiking (under 3,000 metres altitude unless otherwise agreed) • Hockey • Horse riding (excluding competitions, racing, jumping or hunting) • Ice skating • Jogging • Kayaking • Kite surfing (over water) • Korfbal • Keep Fit • Lacrosse • Model aircraft flying • Motorcycling (up to 125cc) • Mountain biking (excluding downhill racing and extreme terrain) • Multi activity courses • Netball • Off-piste skiing and snowboarding (within local ski patrol guidelines) • Orienteering • Passenger in private or small aircraft or helicopter • Petanque • Pony trekking • Pool • Power lifting • Quoits • Racket ball • Rafting • Rambling • Rifle range shooting • Roller Hockey • Roller skating/blading • Rounders • Rowing (excluding racing) • Running (sprint and long distance) • Safari (with an organised tour) • Sail boarding • Sailing (inland and coastal waters only) • Sand and land boarding • *Scuba Diving and Free Diving • Shinty • Shooting • Skateboarding • Skiing (including off-piste) • Sledging and sleigh riding • Small bore target shooting • Snooker • Snorkelling • Snowboarding (including off-piste) • Softball • Squash • Stoopball • Surfing • Swimming • Table tennis • Target rifle shooting • Tennis • Tenpin bowling • Tobogganing • Trekking (under 3,000 metres altitude unless otherwise agreed) • Ultimate • Volleyball • Wake boarding • Water polo • Waterskiing • Weightlifting • Windsurfing • Yoga

*Please note that Scuba Diving and Free Diving are covered by this policy, but are Excluded under SECTION C – PERSONAL ACCIDENT & SECTION E – MEDICAL & EMERGENCY EXPENSES as these risks are covered by the Dive Master IDEC Diver Accident Insurance policy. You must therefore ensure that all divers purchase IDEC insurance to specifically cover any diving related injuries or illnesses.

If you intend to participate in an activity that is not included in this list then please review the **Adventure Sports Holiday Cover** that we can offer for an additional premium.

BEFORE YOU TRAVEL

Check that your passport(s) is still valid and in date, and that you comply with passport and travel visa requirements or other documentation that will be required on arriving at your destination.

Check that this insurance policy will cover the entire length of your trip.

Check weather and travel conditions that may affect your journey to the departure airport or port, and make provision for this in your journey time.

Check with your Travel provider that you have allocated sufficient time in order to catch any connecting flights and transfers.

Check with your Travel provider that your travel destination is considered to be safe*

Although this policy does provide Worldwide coverage, please check the Foreign and Commonwealth Office (FCO) travel advice and also check with the Tour Operator and travel provider as the FCO advice may conflict with the Tour operator and Travel Provider. Please see the notes entitled **Territorial Limits under the **IMPORTANT NOTES ABOUT YOUR POLICY** section of this wording.*

Provide a copy of your insurance certificate(s), contact details and a travel itinerary to any family or friends who will not be travelling with you

PERIOD OF INSURANCE

The Insurance under **SECTION F – CANCELLATION AND CURTAILMENT** commences from the date that the Certificate

is issued. All other sections shall commence at the time of leaving the normal place of residence or business, and shall terminate on return thereto on completion of the journey or holiday. This insurance is only valid for trips in excess of 24 hours, but not exceeding the maximum trip limit or the coverage dates as specified on the Certificate. The policy can only be extended with written agreement.

The maximum number of days that **you** may travel continuously for under this **Insurance Policy** is 60 days for each and every **Travel Period**, unless extended by written agreement.

EXTENSION OF THE PERIOD OF INSURANCE

If **your** homeward journey cannot be completed before the expiry of the period of insurance this policy shall remain in force without additional premium as follows:

1. Up to 14 days in the event of delay to any vehicle vessel or aircraft in which **you** are travelling as a ticket holding passenger.
2. Up to 30 days if the intended return journey is prevented due to **your** bodily injury or illness. In this event we will continue to pay medical treatment under **SECTION E – MEDICAL AND EMERGENCY EXPENSES** (up to the sum insured provided by the policy) for this period or such extension of period as is medically certified as being necessary.

SECTION A – BAGGAGE & DIVE EQUIPMENT

You are covered for:

The irretrievable loss, destruction, damage or theft to personal belongings, **Dive Equipment** and **Ski Equipment**, trunks, suitcases and containers that occurs during **your Travel period**. In addition if **your** baggage is temporarily lost in transit on the outward journey to **your** intended destination and not restored to **you** within 12 hours after arrival, **you** are also covered for the purchase of **Emergency essential replacement items** and for the hire of **Diving Equipment** or **Ski Equipment** until **your** baggage is restored to **you**.

Limit of Amounts Payable

In the event of irretrievable loss, destruction, damage or theft to baggage then the total amount payable overall in respect of each insured is **£2,000**, although the following maximum sums insured shall apply:

£300 in respect of any single article, pair or set of articles including dive, ski equipment or **Valuables**
£1,200 overall in respect of all diving or ski equipment but limited to **£300** for each article, pair or set of articles

If the baggage is temporarily lost in transit on the outward journey then the undernoted maximum sums insured shall apply to each insured:

£150 overall in respect of **Emergency Essential Replacement** items per **Insured**

£500 overall for the hire of dive or ski equipment per **Insured**, or up to a maximum of **£150** towards purchasing replacement items of **Dive Equipment** or **Ski Equipment** if it is not possible to hire the equipment at **your** destination

Please note

*All losses and thefts must be reported to the local Police within 48 hours of discovery of the loss or theft, and a Police report shall be obtained to support **your** claim. Any **Baggage** lost or damaged whilst in the custody and care of a Carrier must be reported immediately to the Carrier, and a Property Irregularity Report obtained as confirmation of this. Failure to do so could invalidate **your** claim. If an item of dive equipment is lost during a dive or whilst onboard a live-aboard then we will require written confirmation from them that **you** reported the loss to **your** dive instructor or dive boat skipper.*

*In the event that **your Baggage** is delayed then we will require written confirmation from the Carrier of the number of hours delay to the baggage. **You** must supply proof of purchase for any **Emergency Essential Replacement Items** that are purchased, and also supply proof of any hire charges if it is necessary for **you** to hire dive or ski equipment.*

You are NOT covered for Loss, destruction, damage or theft to:

1. 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.
2. **Valuables** within a suitcase, or in luggage that has been 'checked in' with the carrier
3. Sports equipment whilst in use (other than **Dive Equipment** or **Ski Equipment**)
4. Cleaning, repairing or restoring of any item of **Baggage** or **Valuables**
5. Shortages due to error, omission or depreciation in value. Please note that depreciation is applied at a rate of 5% for each year after the first year that **you** purchased the claimed item(s), but up to a maximum of 20% for each item claimed.

For example if an item that you are claiming for was bought for £100.00 4 full years prior to the loss occurring, then the maximum that may be paid in respect of this item is £85.00.

6. **Baggage** carried for trade or commercial purposes
7. **Diving Equipment** and **Ski Equipment** for any occurrence other than:
 - i) when under the custody or control of the Airline, Shipper or other Carrier.
 - ii) when left unattended in the securely locked holiday accommodation of the insured person

- iii) whilst in use
- 8. **Baggage** as a result of confiscation or detention by Customs, other officials or authorities
- 9. Items that have been hired, loaned or entrusted to **you**
- 10. 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.
- 11. 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
- 12. 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
- 13. Items of **Baggage, Dive Equipment** and **Ski Equipment** that are stolen from an unattended vehicle between the hours of 9pm and 7am local time

Further this policy does NOT cover:

- 14. 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
- 15. Electrical or mechanical fault of an item of **Dive Equipment** or **Valuables**
- 16. The first £35 of each and every claim for **Baggage** or **Dive Equipment** and the first £50 for **Valuables** per insured person, except in respect of temporary loss of baggage on the outward journey where no excess will apply
- 17. Anything that is excluded in the **GENERAL EXCLUSIONS**

SECTION B - PERSONAL MONEY

You are covered for:

Loss or theft of cash and traveller's cheques belonging or entrusted to **you**, whilst being carried on **your** person or left in a locked safety deposit box. Any loss or theft must be reported to the local Police within 48 hours of discovery, and a Police report obtained to support **your** claim.

Limit of Amount Payable

The total amount payable in respect of each insured is **£500**
 The maximum sum payable for cash or bank notes is **£250**

You are NOT covered for:

- 1. Loss of money left unattended at any time unless kept in a securely locked safety deposit box
- 2. 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
- 3. Money left unattended in any type of vehicle or in luggage that has been 'checked in' with a Carrier
- 4. The first £35 of each and every claim per insured person
- 5. Anything that is excluded in the **GENERAL EXCLUSIONS**

SECTION C - PERSONAL ACCIDENT

You are covered for:

A bodily injury suffered by **you** during the **Travel period** that is caused by an accident resulting solely and independently of other causes in death or disablement. This is subject to the following:

- Death or disablement occurring within one year of the injury being sustained.
- Benefits not being payable under more than one section and any such payment shall end this section of the policy in respect of the Insured concerned.
- The injury being sustained during the period of insurance and is the sole cause of **your** consequential death or disablement.

The benefits shown below will be paid to **you** or **your** legal representative.

		Benefit for an adult of at least 18 years of age	Benefit for a child of up to the age of 17 years of age
1.	Death	£10,000	£1,000
2.	Loss of one or more limbs and/or sight in one or both eyes	£25,000	£5,000
3.	Permanent total disablement after 104 weeks except when compensation is paid under Item 2	£25,000	£5,000

You are NOT covered for:

1. Diving accidents or injuries (these risks are covered under IDEC Diver Accident Insurance)
2. Any medical condition that **you** were aware of or an injury which existed or was incurred prior to the commencement of the trip.
3. Disease or Illness
4. Pregnancy
5. Any claim that is not reported to **us** within 12 months of the injury first occurring
6. Any claims arising directly or indirectly from any injury, illness, death attributable to Scuba Diving or Free Diving
7. Anything that is excluded in the **GENERAL EXCLUSIONS**

SECTION D - PERSONAL LIABILITY

You are covered for:

All sums which **you** become personally legally liable to pay for accidents which result in:

- Death or bodily injury of any person other than **your** employees
- Loss of/or damage to property which does not belong to **you** or that is not in the charge or under the control of **you** or a member of **your** family, household or a person in **your** employment occurring during the period of insurance

Limit of Amount Payable

The total amount payable for all claims made against **you** arising from any one occurrence is **£2,000,000**. We will also pay any extra costs and expenses awarded against **you** or incurred by **you** with our written consent.

You are NOT covered for Liability arising from:

1. **Your** trade, business or profession
2. 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)
3. 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
4. Anything that is excluded in the **GENERAL EXCLUSIONS**

SECTION E - MEDICAL & EMERGENCY EXPENSES

You are covered for:

Expenses itemised below if **you** suffer accidental bodily injury, illness or death outside of the United Kingdom during the period of insurance:

- Necessary expenses incurred for medical or surgical treatment at a clinic, hospital or other recognised treating facility
- Essential emergency dental treatment
- Ambulance or rescue service costs to take **you** to the hospital or treating facility
- Costs incurred in transporting **your** body or ashes to **your** home address, or the cost of burial or cremation in the country abroad where death occurred. (Funeral expenses abroad are limited to **£2,000** in all.)
- Reasonable additional charges for accommodation, reasonable living expenses and return travel costs (if **you** are unable to use **your** return ticket) if it is necessary for **you** to stay beyond the intended return travel date. This coverage extends to any partners or family members who are named on this certificate, or a travelling companion who is required on medical advice to remain with **you** and accompany **you** home

Limit of Amount Payable

The total amount payable in respect of each insured shall not exceed **£2,000,000**.

You are NOT covered for:

1. Any medical condition for which at the time of effecting this insurance **you**:
 - (a) are already receiving medical treatment or **you** are on a waiting list to receive medical treatment
 - (b) have received a terminal prognosis
 - (c) are intending to travel against the advice of a qualified medical practitioner
 - (d) are intending to obtain medical treatment during the period of insurance
2. 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**.
3. The first £35 of each and every claim per insured person
4. Any claims arising directly or indirectly from any injury, illness, death attributable to Scuba Diving or Free Diving
5. Anything that is excluded in the **GENERAL EXCLUSIONS**

SECTION F - CANCELLATION & CURTAILMENT

You are covered for:

Cancellation prior to departure:

Refund of non-recoverable deposits and other charges that are pre-paid or contractually incurred in advance for travel, leisure activities and accommodation in respect of **your** own journey or holiday in the event of unavoidable cancellation of the journey or holiday. **Coverage under this section commences from the date the Certificate is issued**

Curtailed after departure: A proportionate refund of any pre-paid charges and a full refund of any additional return travel if **you** are unable to use **your** return ticket due to the **Curtailed** of **your** journey or holiday. We will also pay up to the benefit stated if as a result of failure of **your** own pre-booked travel itinerary or failure of scheduled public transport within **your** itinerary, **you** fail to reach **your** final pre-booked destination. For partial delay of over 24 hours in reaching **your** final pre-booked destination as a result of failure of **your** own pre-booked travel itinerary we will pay up to the **Curtailed** benefit on a pro rata basis for days lost at **your** final destination. However it is a condition of claiming under this section that **you** must have pre-booked **your** travel arrangements and **your** stay at **your** final destination prior to **your** travel commencing. **You** must provide **us** with evidence of the failure of **your** travel itinerary and an absence of any other reasonable alternative travel arrangements being available and the consequent financial loss thereof.

Limit of Amount Payable

The total amount payable in respect of each insured is **£5,000**

Coverage under this section is only as a result of any of the following occurring after the date of effecting this insurance:

1. An accidental bodily injury or illness that renders **you** as unfit to travel, ski or dive (or other sporting activities if an additional premium has been paid to cover participating in Adventure Sports), or the quarantine, or death of; any person named on this certificate, a **Partner**, any **Close Relative**, business colleague or any person with whom **you** have arranged to travel, reside or conduct business with
2. **You** or any person with whom **you** have arranged to travel with are summoned for Jury Service or called as a witness in a Court of Law during the **Travel Period**
3. **You** or **your Partner** are made unemployed and certified as such by the Department of Employment
4. **Your** home becomes uninhabitable or **your** place of business becomes inoperable or unusable up to 14 days prior to the commencement of **your** trip, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot/civil commotion, malicious damage, burst pipes or impact damage
5. **Your** presence is required by the Police following a burglary or attempted burglary at **your** home or place of business

NOTE:

If **you** are claiming Cancellation due to being diagnosed as unfit travel, dive or ski prior to **your** date of travel, we have the right to refer **you** to a doctor or medical referee for an expert opinion.

In the event that **you** do not travel and **your** holiday booking is resold, we will only be liable for the difference.

You are NOT covered for:

1. Any medical condition of any **Insured** for which at the time of effecting the insurance that **Insured**:
 - (a) is already receiving medical treatment or is on a waiting list to receive medical treatment
 - (b) has received a terminal prognosis
 - (c) is intending to travel against the advice of a qualified medical practitioner
2. Any medical condition that is not supported by a qualified medical practitioner's Medical Certificate
3. 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)
4. Failure of transport that is not pre-booked or the failure of scheduled public transport in delays of less than 24 hours duration
5. 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)

Please note

*If **you** have made a holiday booking through an intermediary then it is **your** responsibility to ensure that the booking has been cancelled with the Tour Operator or the service provider. We will not be able to settle **your** claim if **your** original bookings are not cancelled with the Tour Operator or service provider, and the intermediary instead resells **your** booking. In this instance the intermediary should refund any deposits and charges that they have received from **you**. We only accept cancellation invoices from a recognised Tour Operator, transport, accommodation or other holiday service provider. We do not accept cancellation invoices from private individuals, group leaders or clubs that have organised **your** travel arrangements.*

SECTION G - DELAYED DEPARTURE

You are covered for:

The delay in departure of the ship, aircraft, train, bus or coach in which **you** are booked to travel, subject to a maximum payment of **£150** in all per **Insured** person. Further if after 24 hours delayed departure of the outward journey **you** choose to cancel the holiday we will pay for non-recoverable deposits and other pre-paid holiday charges up to a maximum of

£5,000. The period of delay will be calculated from the date and time of the scheduled departure of ship, aircraft, train, bus or coach specified in **your** travel itinerary. **You** must arrive and check-in according to such itinerary and obtain written confirmation from the Carrier or their handling agents stating the actual date and time of departure and the reason for the delay.

Limit of Amount Payable

The total amount payable in respect of delay for each **Insured** person is **£150** and we will pay the sum of **£20** for the first full 12 hours of delay in departure, followed by **£10** for each subsequent full 12 hours of delay. In respect of abandonment on the outward journey **£5,000** is the total amount payable in respect of each **Insured** person.

You are NOT covered for:

1. Delay caused by strike or industrial action existing or notified by declaration of intent on or prior to the date this insurance is effected
2. A claim made for both delay in departure and abandonment after 24 hours full delayed departure for the same occurrence
3. Any claims made under both **SECTION G - DELAYED DEPARTURE & SECTION H - MISSED DEPARTURE** for the same occurrence
4. The first £35 of each and every claim per **Insured** person only in the case of abandonment after a full 24 hours delayed departure
5. Delay if **you** do not check-in for the sea crossing, flight, train, bus or coach departure before the stated check-in time
6. 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
7. Anything that is excluded in the **GENERAL EXCLUSIONS**

SECTION H - MISSED DEPARTURE

You are covered for:

Additional accommodation and travel expenses up to a maximum of **£1,000** for each **Insured** person, necessarily incurred in reaching **your** overseas destination or returning home if:

- The vehicle **you** are travelling in breaks down, is involved in an accident or is delayed due to road closure, or heavy congestion as the result of an incident that **you** were unaware of prior to the outset of **your** journey, resulting in **you** arriving too late to commence **your** booked journey from or to the United Kingdom.
- The public transport is delayed resulting in **you** arriving too late to commence **your** pre-booked journey from or to the United Kingdom.
- A connection to **your** point of departure is delayed or cancelled, then there will only be coverage under this section if **your** inbound scheduled arrival time is at least one hour before **your** advised check-in time for the outbound journey with the carrier or the agent.
- Despite possessing a valid claim for Cancellation under **SECTION F CANCELLATION AND CURTAILMENT** **you** decide to continue with **your** holiday plans.

Coverage is also provided for the refund of non-recoverable deposits and other pre-paid holiday charges up to a maximum of **£5,000**, if as a result of the vehicle **you** are travelling in breaks down or is involved in an accident, or due to the failure of the public transport that **you** are travelling in **you** miss the departure of **your** pre-booked liveaboard accommodation.

You are NOT covered:

1. If **you** leave insufficient time to meet the check-in time specified by the transport provider or their agent
2. 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
3. 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
4. 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
5. Any claims made under both **SECTION G - DELAYED DEPARTURE & SECTION H - MISSED DEPARTURE** for the same occurrence
6. For anything that is excluded in **GENERAL EXCLUSIONS**

SECTION I - HOSPITAL INCONVENIENCE BENEFIT

You are covered:

If **you** are admitted to a hospital as an in-patient outside of the **United Kingdom** due to accidental bodily injury or illness first sustained during the **Travel Period**.

Limit of amount payable

We will pay a benefit of **£20** for every 24 hours that **you** are hospitalised but not exceeding **£1,000** in all per **Insured** person.

You are NOT covered for:

1. Hospitalisation within the **United Kingdom**
2. Anything that is excluded in the **GENERAL EXCLUSIONS**

SECTION J - LOSS OF PASSPORT

You are covered for:

The loss or theft of **your** passport while abroad during the period of insurance, and we will pay reasonable additional travel and accommodation expenses necessarily incurred abroad in obtaining a replacement passport.

Limit of amount payable

The total amount payable in respect of each **Insured** is **£250**

You are NOT covered:

1. If **you** do not report **your** lost passport to the Police within 48 hours of discovering the loss
2. For any loss, destruction or damage arising from confiscation or detention by Customs or other officials or authorities
3. In respect of anything that is excluded in the **GENERAL EXCLUSIONS**

SECTION K - LEGAL EXPENSES & ADVICE

You are covered for:

Legal costs and expenses incurred by **you** in the pursuit of compensation and/or damages against a third party as a result of **your** death or personal injury that occurs during the **Travel Period**.

For any advice please telephone **+44 (0) 1702 476902**, but please note that complete control over the legal proceedings and the appointment and control of a solicitor shall be exercised by Dive Master Insurance Consultants Ltd or certain underwriters at Lloyd's.

Limit of amount payable

The total amount payable in respect of each **Insured** person is **£25,000**

You are NOT covered for:

1. Costs in pursuance of any claims against a Tour Operator, Travel Agent, Insurers, Insurers Agent or Carrier
2. Any costs or legal expenses that are incurred prior to the authorisation and approval of a claim by Dive Master Insurance Consultants Ltd
3. Any claims where we consider **your** prospects of success in achieving a reasonable settlement are insufficient
4. Any claim not reported to Dive Master Insurance Consultants Ltd within 180 days after the event giving rise to the claim
5. Actions between members of the same family or household, or actions to enforce a judgement or legally binding decision
6. Anything that is excluded in the **GENERAL EXCLUSIONS**

SECTION L - LOSS OF ACTIVITY DAYS

You are covered for:

Being unable to participate in pre-booked and pre-paid scuba dives, **Winter Sports** packages, adventure sports or activities packages (if an additional premium has been paid) due to bodily injury or illness first occurring during the **Travel Period**, in which case a proportionate refund of the pre-paid charges may be claimed. The **Insured** must produce a Doctor's Certificate stating the exact nature of the injury or illness, and that the **Insured** is unfit to take part in the pre-booked and pre-paid activity. **You** must produce written confirmation of the dates and the monetary amount that **you** paid for the pre-booked and pre-paid activity. **You** should also obtain written confirmation from the package provider confirming any refunds that were issued to **you**, and the dates that **you** were unable to participate due to bodily injury or illness.

Limit of amount payable

The total amount payable in respect of each **Insured** person is **£300**

You are NOT covered for:

1. Claims not verified by a Doctor's certificate
2. 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
3. The first 24 hours of an activity package that is lost following bodily injury or illness
4. Anything that is excluded in the **GENERAL EXCLUSIONS**

SECTION M – ADVERSE WEATHER

You are covered for:

Being unable to participate in pre-booked and pre-paid scuba dives, **Winter Sports** packages, adventure sports or activities

packages (if an additional premium has been paid) due to adverse weather conditions first occurring during the **Travel Period**, in which case a proportionate refund of the pre-paid charges may be claimed. **You** must produce written confirmation of the dates and the monetary amount that **you** paid for the pre-booked and pre-paid activity. **You** should also obtain written confirmation from the package provider confirming any refunds that were issued to **you**, and the dates that **you** were unable to participate due to adverse weather conditions.

Limit of amount payable

The total amount payable in respect of each **Insured** person is **£300**

You are NOT covered for:

1. Claims not verified in writing by the scuba dive, **Winter Sports**, adventure sports or activities package provider
2. 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
3. The first 24 hours of an activity package that is lost due to adverse weather conditions
4. Anything that is excluded in the **GENERAL EXCLUSIONS**

SECTION N – HIJACK

You are covered for:

Up to **£50** per full 24 hours, but up to a maximum of **£500** for the duration of a hijack.

Limit of amount payable

The total amount payable in respect of each **Insured** person is **£500**

You are NOT covered:

1. If **you** or **your** family or **your** business connections have engaged in activities that could be expected to increase the risk of Hijack
2. In respect of anything that is excluded in the **GENERAL EXCLUSIONS**

SECTION O – AVALANCHE DELAY

You are covered for:

Up to **£150** for reasonable additional travel and accommodation expenses necessarily incurred to reach **your** booked destination if, as a direct result of an avalanche, **your** transfer from or to **your** pre-booked resort is delayed.

You are NOT covered for:

1. Anything that **you** are **NOT** covered for under **SECTION H - MISSED DEPARTURE**
2. Anything that is excluded in the **GENERAL EXCLUSIONS**

SECTION P – PISTE CLOSURE

This section of the policy only operates between the dates of the 1st December and 30th April, and provides cover if there is a lack of snow at **your** ski resort and it closes, which prevents **you** from skiing. Coverage under this section remains in place for as long as these conditions exist at resort, but not exceeding the pre-booked period of insurance of **your** trip.

You are covered for:

- A benefit of **£10** per day towards the costs that **you** have to pay to travel to another resort, up to a maximum of **£300**
- A benefit of **£20** per day if **you** are unable to ski at all as **your** ski resort remains closed, and there are no other ski resorts available for **you** to ski at, up to a maximum of **£300**

You are NOT covered for:

1. Claims where **you** have not obtained confirmation of resort closure from the local representative
2. Claims where not all skiing facilities are totally closed
3. Claims where the lack of snow conditions are known or is public knowledge at the time of effecting this insurance
4. Anything that is excluded in the **GENERAL EXCLUSIONS**

OPTIONAL ADDITIONAL POLICY BENEFITS:

It is hereby noted an agreed that subject to the correct additional premium being paid that the **Insurance Policy** may be extended to cover the following:

ADVENTURE SPORTS HOLIDAY COVER

Provided that **you** have selected the *Adventure Sporting Activities* option and paid the appropriate additional premium, **you** will be covered to engage in the following adventure sporting activities continuously for an unlimited period of time during the **Travel Period**. If **you** would like to add **Adventure Sports Holiday Cover** at any point during the period of insurance then please contact **us** on **+44 (0) 1702 476902** or by email at **sales@dive-master.net**. Please note that certain specific exclusions may apply to some of the activities and sports, so please consult the **You are NOT covered for** exclusions applying to each section of the policy and the **GENERAL EXCLUSIONS**.

- Abseiling • American football • Banana boating • Big foot skiing • BMX riding (stunt/obstacle) • Boxing (training only) • Bungee jumping (within organisers guidelines) • Camel or Elephant riding or trekking • Canopy walking or tree-top walking • Canyoning • Caving • Cave or river tubing • Coasteering (rock climbing and swimming)
- Conservation and charity work (educational and environmental - working with hand tools only)
- Dune and wadi bashing • Gliding • Hang gliding • Heptathlon • Husky sledge driving • Ice hockey • Jet boating (excluding racing) • Jet skiing (excluding racing) • Marathon running • Martial Arts • Microlighting
- Motorcycling over 125 cc (provided that you are licensed to do so or are under instruction) • Mountain Climbing (involving the use of guide ropes and pulleys under 6,000 metres altitude unless otherwise agreed) • Mud bugging
- Paint-balling (wearing eye protection) • Paragliding • Paraponting • Parasailing • Parascending (over water)
- Parachuting • Polo • Pot holing • Power boating • Quad biking • Rock climbing (involving the use of guide ropes and pulleys) • Rugby League/Union • Sailing (outside of inland and coastal waters) • Sky diving
- Snowmobiling • Summer tobogganing • Trekking (under 6,000 metres altitude unless otherwise agreed)
- Triathlons • Wrestling • Zip wiring/aerial runway

*Please note that if **you** intend to participate in an activity or sport that is not listed above (and is not listed within **ACTIVITIES AND SPORTS THAT ARE COVERED BY YOUR POLICY**), then please contact **us** as we may be able to include coverage for other activities or sports by further agreement.

INCREASED BAGGAGE ITEM LIMIT

Provided that **you** have selected the *Increased Baggage Item Limit* option and paid the appropriate additional premium, the limit in respect of any single article, pair or set of articles including valuables under **SECTION A – BAGGAGE & DIVE EQUIPMENT** is increased to **£500** but the overall limit of **£2,000** and all other policy exclusions and conditions remain unaltered.

INDEPENDENT TRAVELLER COVER

Provided that **you** have selected the *Cover for Independently booked trips* option and paid the appropriate additional premium, this policy will provide the financial protection to **you** that **you** would normally receive when purchasing a holiday with a Tour Operator as a package holiday. The following changes will apply to the **Insurance Policy**:

SECTION F - CANCELLATION & CURTAILMENT

Cancellation prior to departure:

Cover is extended to include cancellations as a result of an airline, shipping company, train, coach or bus operator, accommodation or excursion provider that you have pre-booked and pre-paid independent of any Tour Operator becoming insolvent, or is unable to continue to operate due to adverse weather conditions, natural disaster or based on Foreign & Commonwealth Office travel advice they decide to cancel their operations.

Curtailed after departure:

Cover is extended to include curtailment if your airline, shipping company, train, coach or bus operator, accommodation or excursion provider that you have booked independent of a Tour Operator becomes insolvent, or is unable to continue to operate due to adverse weather conditions, natural disaster or based on Foreign & Commonwealth Office travel advice they decide to cancel their operations. In this instance **you** may claim a proportionate refund of any pre-paid charges and a full refund of any additional return travel if **you** are unable to use **your** return ticket due to the **Curtailed** of **your** journey or holiday.

All exclusions under **SECTION F - CANCELLATION & CURTAILMENT**, **GENERAL EXCLUSIONS** and **CONDITIONS** will still apply.

If **you** would like to add Independent Travel cover at point during the period of insurance then please contact **us** on + 44 (0) 1702 476902 or by email at sales@divemasterinsurance.com

GENERAL EXCLUSIONS

This policy does not insure under any Section of this Insurance policy:

1. 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
2. Claims of whatever nature directly or indirectly caused by
 - (a) ionising radiation or contamination by radioactivity from nuclear fuel or from any waste from the combustion of nuclear fuel
 - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly
 - (c) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
3. 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).
4. Claims made as a result of Bankruptcy, liquidation of any tour operator, travel agent or carrier/ transportation company unless **you** have purchased Independent Traveller Cover
5. 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

6. Motor cycling as driver unless **you** are licensed to do so or are riding or driving a motor cycle that does not exceed 125cc
7. 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)
8. Participation in expeditions or crewing a vessel from one country to another unless specifically agreed
9. Claims that are not notified to **us** within 60 days of the incident occurring (except under **SECTION C – PERSONAL INJURY**), or claims that are not submitted within 12 months of the initial notification by way of a completed claim form and all supporting claim documents
10. Engaging in or practising for speed or time trials, sprints or racing of any kind
11. Manual work of any kind unless specifically agreed
12. Engaging in **Winter Sports** for more than 30 days during the period of cover
13. **ADVENTURE SPORTS HOLIDAY COVER** or **INCREASED BAGGAGE ITEM LIMIT** unless agreed and an additional premium has been paid
14. The failure of an independently booked travel itinerary unless **INDEPENDENT TRAVELLER COVER** has been selected and the appropriate additional premium paid
15. Claims made under any section as a result of any **Material Fact** that was known to **you** and that **you** failed to declare prior to insuring with **us** or travelling

CONDITIONS

1. Cooling off period: Provided that travel has not commenced and that there are no claims under the policy, then the named **Insured(s)** can cancel this insurance within the first 14 days from the date of issue of the certificate of insurance. **Thereafter no refund of premium shall be allowed.**
2. **You** must notify Underwriters through Dive Master Insurance Consultants Ltd as soon as possible after any bodily injury, illness, incident or unemployment or on the discovery of any loss or damage which may give rise to a claim under this policy. **You** must also inform **us** if **you** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **us** without delay.
3. Claims must be reported to **us** within 60 days of the incident occurring by calling **+44 (0) 1702 509094** or by sending an email to **claims@divemasterinsurance.com**. Alternatively an online claim form may also be found at **www.divemasterinsurance.com**. The claim form and all supporting claim documents must then be submitted within 12 months of the initial notification.
4. **You**, or any person acting for **you**, must not negotiate, admit or repudiate any claim without our written consent.
5. The expense of supplying all certificates (including Police and medical certificates), information, quotes, estimates of repair, and any other evidence which we may require will be borne by **you** or **your** legal representative. When a claim for bodily injury or sickness occurs, we may request, and will pay for, an Insured Person to be medically examined on behalf of Certain Underwriters at Lloyd's. We may also request, and will pay for, a post mortem examination if any Insured Person dies.
6. **You** must, at all times, take reasonable precautions to ensure the safety and supervision of **your** property. If it is lost or damaged whilst in the care of a transport company, authority or hotel **you** must report to them in writing, details of the loss or damage.
If baggage is lost or damaged by an airline/handling agent then **you** must:
 - (a) obtain a Property Irregularity Report in the first instance but in the case of irretrievably lost luggage then the airline/handling agent will have to confirm this in writing.
 - (b) give formal written notice of the claim to the airline as soon as is practically possible and retain a copy.
 - (c) keep all travel tickets and tags for submission to **us** if a claim is to be made under this policy.
7. **You** should take all practicable steps to recover any articles lost or stolen.
8. If at the time of any incident which results in a claim under this policy, there is any other insurance covering the same loss, damage, expense or liability we will pay only our rateable share. **This condition does not apply to: SECTION C - PERSONAL ACCIDENT and SECTION J - HOSPITAL INCONVENIENCE BENEFIT.**
9. Certain Underwriters at Lloyd's are entitled to take over and conduct in **your** name the defence or settlement of any Legal Action. We may also take proceedings at our own expense and for our own benefit, but in **your** name, to recover any payment we have made under the policy to anyone else.
10. If an Insured Person or a person on whose state of health the holiday depends is undergoing medical treatment at the time the balance of the holiday cost becomes due, such person shall obtain from his/her usual medical practitioner a certificate confirming the Insured Person's fitness or ability to travel and the certificate must be retained for production in the event of a claim.
11. Where **you** are receiving medical treatment as a hospital in-patient during the six months preceding the holiday booking, it is a condition of this policy that **you** must obtain medical advice in the form of a letter from **your** doctor on the advisability of taking the holiday.

YOUR RIGHT TO COMPLAIN

Any complaint you may have regarding this insurance should in the first instance be addressed to:

**The Managing Director
Dive Master Insurance Consultants Ltd
17-23 Rectory Grove
Leigh-on-Sea
Essex
SS9 2HA**

However if you are not satisfied with the manner in which your claim has been dealt with, you may contact:

Complaints and Advisory Department, Lloyd's, 1 Lime Street, London EC3M 7HA Telephone 0207 327 5693.

For U K residents if the matter is still not resolved to your satisfaction, then you have the right to refer the matter to the:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Furthermore you may be entitled to compensation from the Financial Services Compensation Scheme should Insurers be unable to meet their liabilities under this policy.