

About Our Insurance Services
Dive Master Insurance Consultants Limited
Dive and Camera Equipment Insurance



Summary The following summary does not contain the full terms and conditions of the contract which can be found in the insuring document, a copy is available on request. The summary does not form part of your contract of insurance. You need to keep us informed about any changes in your circumstances, so that, in the event of a claim, you still have adequate and valid insurance cover.

The insurance is arranged under a facility administered 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

This policy is arranged by Dive Master Insurance Consultants Ltd, and is underwritten by Syndicate DTW1991 at Lloyd's managed by Coverys Managing Agency Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Any correspondence about this insurance 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 This insurance in respect of your diving activities, covers theft, accidental loss, and damage to diving equipment. The policy period will be for 12 months unless otherwise agreed by us. The insurance provided is on a Worldwide basis.

This insurance covers the deliberate jettisoning of the equipment insured during sub aqua activities should an emergency demand such action. There is a No Claims Discount benefit of 5% each year up to a maximum of 20%.

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

- Any item with a value in excess of £100 unless it is declared on the schedule of insurance.
- Theft unless:
 - a) there is physical evidence of a forcible and violent entry into or exit from a place of storage
 - b) from a locked and secure vehicle whilst stored or in transit with the Insured
 - c) whilst in the care and custody of an airline or carrier at an airport of departure or arrival whilst with the Insured
- Any claim that is not notified to us by way of a completed claim form within 31 days from the date of the claim occurring.
- Wear, tear, the effects of salt water and other gradually operating causes.
- Any process of servicing, repairing or cleaning, or as the result of unauthorised interference or adjustment of any part of the property.
- Electrical or mechanical breakdown or derangement.
- Riot or civil commotion outside of the United Kingdom.
- Claims on diving cylinders without current test certificates (certificates to be produced upon request).
- Loss or damage caused by wilful misconduct or lack of due diligence by the insured.
- Legal liability.
- Claims arising as a result of solo diving, unless in accordance with the recommendations of your certifying association.
- Photographic and video equipment unless stated on the schedule of insurance.
- Watches and laptop personal computers with a value in excess of £600.

Policy Excess The standard policy excess is £35.

How to make a claim In the event of a claim please contact Dive Master Insurance Consultants Ltd for a Claim Form.

Telephone Number: +44 (0) 1702 476902 **Fax:** +44 (0) 1702 471892 **Email:** claims@divemasterinsurance.com

Alternatively you can submit an online claim form by logging into your online Dive Master Insurance account (at our website www.divemasterinsurance.com), selecting your current Dive Equipment insurance policy in 'Current Policies' section and then by selecting 'Make a Claim'.

Please complete and forward the claim form to us as soon as is practically possible.

In the event of damage, take your equipment to your local dive shop for an inspection and obtain a written estimate of repair the underwriters reserve the right to request that you send the items to a delegated service agent.

In the event of a theft or accidental loss please obtain written confirmation that you reported the loss to any of the following; dive boat skipper, dive leader, airline, baggage handling agent, holiday representative or the local Police. If the theft or accidental loss occurs when in the custody and control of an airline, a property irregularity report must be obtained from the airline or their baggage handling agent.

If you are claiming for the hire of equipment then you will need to provide written confirmation of the cost and length of time that you hired the equipment.

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. After the cooling off period has ended and the policy has commenced the Insurers will refund premium paid on a daily proportionate rate basis providing no claims have been made or are pending less our fee of £10.00.

If a claim has been made or if there has been an incident which may lead to a claim, the Insurers will not refund premium.

Complaints The insurer strives to provide an excellent service to all its customers but occasionally things can go wrong. The insurer takes all complaints seriously and endeavours to resolve all customers' problems promptly.

In the event that you wish to make a formal complaint you should contact the Compliance Officer at Syndicate DTW1991 via one of the following:

- In writing: The Compliance Officer, Syndicate DTW1991, Coverys Managing Agency Limited, 71 Fenchurch Street, London, EC3M 4BS
- Via Email: complaints@dtw1991.com
- Tel: +44(0) 20 7977 0800
-

In the event that you remain dissatisfied you can refer the matter to Lloyd's via :

Policy Holder & Market Assistance, Lloyd's, One Lime Street, London, EC3M 7HA
Email complaints@lloyds.com
Tel +44 (0)20 7327 5693
Fax +44 (0)20 7327 5225

Details of Lloyd's complaints procedures are set out in a leaflet "How We Will Handle Your Complaint" available at www.lloyds.com/complaints and are also available from the above address,

If you remain dissatisfied after Lloyd's has considered your complaint you may have the right to refer your complaint to the Financial Ombudsman Service. Full contact details can be found in your Policy Wording.

Financial Services Compensation Scheme (FSCS)

Syndicate DTW1991 at Lloyd's are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that we cannot meet our obligations, you may be entitled to compensation from this scheme. Further details can be obtained from:

Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN
Tel: 0207 89 27300
Fax: 0207 892 7301 Web: www.fscs.org.uk