

## Combined Liability Insurance Policy Insurance Product Information Document

**Company:** This insurance is underwritten by Syndicate 1991 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 Prudential Regulation Authority, FRN 224442. Registered in England and Wales number 04690709

**Product:** Dive Master Sports Diver Combined Liability Insurance



The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documents.

### What is this type of Insurance?

This is a combined liability insurance policy to insure you against legal liability for bodily injury and loss or damage arising out of accidents happening during the period of insurance and whilst engaged in recreational water sports meaning recreational snorkelling, free diving, sport diving, underwater scientific projects or underwater film and media projects as an unpaid volunteer in accordance with your certifying diving association.



#### What is insured?

Where the cover is shown as operative within your schedule we will provide cover for:

- ✓ **Public Liability Cover** – Covers your legal liability arising out of accidental third party bodily injury or property damage up to the Limit of Indemnity shown in the schedule
- Extensions applicable to this section are:**
- ✓ Indemnification of any principal of the insured to the extent that liability arises solely out of recreational water sports for the principal by the insured
- ✓ Instruction or advice given by the insured
- ✓ Statutory defence costs defending any alleged breach of statutory duty



#### What is not insured?

- ✗ **Excesses** apply and are shown in the schedule of insurance. You are responsible for paying this amount in the event of a claim.
- ✗ Employers' liability
- ✗ Products liability
- ✗ Supervision, instruction or advice given by you as a professional or club instructor or for a fee
- ✗ Commercial diving
- ✗ Solo diving unless in accordance with the recommendations of your certifying association
- ✗ The use of spearguns when used in conjunction with an aqualung
- ✗ The use of heat by the insured
- ✗ Assault, battery and abuse
- ✗ Statutory defence costs exceeding £500,000 any one claim or series of claims in respect of allegations of manslaughter, corporate manslaughter or corporate homicide
- ✗ The ownership, operation or possession of any aircraft, any other aerial device or satellite or any watercraft
- ✗ The ownership or use of any mechanically propelled vehicles other than diver propulsion vehicles
- ✗ Construction, repair or installation work on vessels
- ✗ Pure financial loss
- ✗ Fines, penalties, punitive damages, multiple damages or exemplary damages
- ✗ Liability arising out of the rendering or failure to render medical services other than first aid by a medically unqualified person or emergency first response by a diver medic or certified first aid attendant
- ✗ Loss or damage to property in the insured's care, custody and control
- ✗ Any claim occurring in the United States of America or its territories or possessions and Canada
- ✗ Any claim bought under the jurisdiction of the United States of America or its territories or possessions and Canada



### Are there any restrictions on cover?

- ! You must ensure that you adhere to your Authoritative Diving Bodies recommendations for safe diving
- ! You must ensure that when you discover any circumstance or event which may give rise to a claim that you adhere to the claims procedure as set out in the policy documentation
- ! You must ensure you adhere to any additional endorsements applied by us to your policy coverage



### Where am I covered?

- ✓ Worldwide excluding the United States of America or its territories or possessions and Canada



### What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell us as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy
- In the event of a claim or circumstance that may give rise to a claim you must immediately notify our claims representatives.



### When and how do I pay?

Full payment is required when you take out the policy. You can pay in full by credit or debit card.



### When does the cover start and end?

This insurance cover is usually for a twelve (12) month period and the start date and end date of the cover are specified in your policy schedule.



### How do I cancel the contract?

Should this policy not meet your requirements please return the documentation to Dive Master Insurance Consultants who provided the insurance within 14 days from date of purchase or renewal of the policy or the day you received your policy documentation, whichever is later. Provided that there are no claims made or intended to be made and no incident has occurred that is likely to result in a claim you will receive a premium refund and the policy will be treated as though it had never existed.

After the expiry of your 14 days statutory cooling-off period you continue to have the right to cancel your policy at any time but without the right to a refund of premium.

Please contact Dive Master at:

**Telephone:** +44 (0) 1702 476 902

**Email:** [sales@divemasterinsurance.com](mailto:sales@divemasterinsurance.com)