

Travel Insurance Insurance Product Information Document



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Product: Dive Master Travel Insurance

This document provides a summary of the cover, exclusions and restrictions. You will find all the terms and conditions, along with other important information in your policy documentation. The agreed sums insured are specified in your policy schedule.

What is this type of Insurance?

This is a travel insurance policy to cover unexpected events that could occur before a holiday, whilst travelling, or whilst on holiday e.g. cancelling or cutting short a holiday or needing medical treatment. You can choose to purchase a single trip policy to cover one holiday only or an annual multi-trip policy to cover several individual holidays.



What is insured?

The policy covers up to the following:

- ✓ If you need emergency medical treatment £2m
- ✓ If you have to cancel your trip or need to come home early £5,000
- ✓ If you suffer death or injury following an accident £25,000
- ✓ If your possessions are lost stolen or damaged £3,000
- ✓ If your cash or passport is lost or stolen £500
- ✓ If you are legally liable for injury or damage £2m
- ✓ If your possessions are delayed £400
- ✓ If your departure is delayed by 12 hours or more £150
- ✓ If you miss your departure from the UK £1,000
- ✓ If you are mugged or hijacked £1,000
- ✓ If you are forced to move from your accommodation following an emergency £500
- ✓ If you cannot dive due to illness or adverse weather £500
- ✓ Costs for legal action following an accident which causes your death or bodily injury £50,000
- ✓ Telephone legal advice

You can add the following optional covers:

- ✓ Adventure Sports and Dive Development Cover
- ✓ Winter Sports Extension
- ✓ Independent Itinerary Failure and Travel Disruption cover
- ✓ Excess Waiver



What is not insured?

- ✗ **Excesses** apply and are shown in the Document of Insurance. You are responsible for paying this amount in the event of a claim
- ✗ Medical expenses, personal accident or holiday curtailment claims arising from scuba diving
- ✗ You taking part in activities unless those activities are stated as covered in your Policy Documentation
- ✗ Existing medical conditions that you haven't told us about, or existing medical conditions that you have told us about but which we have not agreed to cover
- ✗ Mobile phones
- ✗ Travelling to a country unless covered under the area of travel shown on your policy certificate
- ✗ Trips which have begun before your policy start date
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel
- ✗ Legal expenses – Costs incurred before the claim has been accepted
- ✗ Any person 80 years old or over on an annual multi-trip policy
- ✗ Any person 86 years old or over on a single trip policy
- ✗ Natural damage (e.g. wear and tear or from weather)
- ✗ Personal belongings, money, documents and valuables left unattended
- ✗ Claims caused by alcohol, drugs or substance abuse



Are there any restrictions on cover?

- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your policy schedule
- ! Unless agreed with us there will be no cover if the FCO advise against travel to your destination
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have medical investigation, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked



Where am I covered?

This will depend on your needs – the cover you chose is shown on your policy schedule. You will need to refer to your policy document for the full definitions:

- ✓ **Area 1** – England, Scotland, Wales, Northern Ireland and the Isle of Man
- ✓ **Area 2** – All countries in Area 1 plus Europe including liveaboard itineraries in the Red Sea
- ✓ **Area 3** – Worldwide



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out or make changes to the policy
- You must tell us as soon as reasonably possible if any of the details you have told us change
- You must keep us informed of any changes in health for any person to be insured on this policy
- For medical assistance whilst abroad, you must call our Assistance number before obtaining help or as soon as you possibly can
- You must tell us as soon as reasonably possible of any event which may result in a claim
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy. Failure to do so could affect your cover and any amount paid as a claim



When and how do I pay?

Full payment is required when you take out the policy even if your trip is not until a future date. You can pay in full by credit or debit card



When does the cover start and end?

Single trip cover – cover for cancelling your holiday will start on the day you purchase the policy and cover will end on the trip end date specified on your schedule

Annual multi-trip cover – cover will begin on the start date stated on the policy schedule and will run for one year



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 you have not travelled and no claim has been made or is 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