

**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 Ironshore Europe Designated Activity Company. Dive Master Insurance is authorised and regulated by the UK Financial Conduct Authority (FCA member number 306316). Details may be found by visiting the FCA website (<http://www.fca.org.uk/register/home.do>) 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](http://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** 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 Consultants Ltd, 17-23 Rectory Grove, Leigh-on-Sea, Essex, SS9 2HA, England.

Telephone Number: +44 (0) 1702 476902

Email: [info@divemasterinsurance.com](mailto:info@divemasterinsurance.com)

If the Insured remains dissatisfied after Dive Master Insurance Consultants Ltd has considered their complaint, they may refer their complaint to :

Ironshore Europe Designated Activity Company

Level 3

8 Fenchurch Street

London EC3M 4AJ

Telephone: +44 (0)207 337 4400

If the INSURED remains dissatisfied after Ironshore Europe Designated Activity Company have considered their complaint, the INSURED may have the right to refer their complaint to the Financial Ombudsman Service.

#### **Financial Services Compensation Scheme**

Dive Master Insurance Consultants Ltd is 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 (PO Box 300, Mitcheldean, GL17 1DY) and on their website: [www.fscs.org.uk](http://www.fscs.org.uk)