IDEC Diver Accident Insurance
Insurance Product Information Document

Company: This insurance is underwritten by Ascot Syndicate 1414 at Lloyd's, managed by Ascot Underwriting Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered in England and Wales number 04098461

Product: Dive Master International Diving Emergency Cover (IDEC) Dive Accident 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 recreational diving accident insurance policy to cover unexpected events that could occur whilst participating in a recreational dive e.g. needing medical treatment or hyperbaric chamber treatment. You can choose to purchase a single trip policy to cover one trip only or an annual policy to cover several individual trips.

What is insured?

The policy covers up to the following:

✓ If you need emergency medical treatment	£100,000
✓ If you need hyperbaric treatment	£100,000
✓ If you need emergency evacuation/ repatriation	£250,000
✓ If you need search and rescue service	£45,000
✓ If you need reasonable transportation and accommodation costs	£5,000
✓ If you suffer death or injury following an accident	£10,000
✓ If you lose one limb or sight in one eye or hearing in one ear	£5,000
✓ If you lose two limb or sight in both eyes or hearing in both ears	£10,000
✓ If you are permanently and totally disabled	£10,000
✓ If you need medical treatment after you have returned home for an accident/injury suffered whilst diving	£20,000

What is not insured?

- ✗ Any claim that is not as a result of a diving accident
- ✗ Recreational diving against medical advice
- ✗ 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
- ✗ Any Freediving competition or national or international record attempts unless specifically agreed
- ✗ Any costs for non-emergency medical expenses when you are fit to return home
- ✗ Illness, sickness or disease not directly identifiable as a result of a diving accident
- ✗ Any and all injury sustained caused by a spear-gun or similar device when used in conjunction with scuba
- ✗ Events or situations you know about before taking out a policy
- ✗ Search and rescue costs unless the search and rescue has been instigated by or on behalf of the local coast guard, police or other national or international emergency service responsible for safety at sea
- ✗ Any World Health Organisation (WHO) designated pandemic
- ✗ Any fear or threat of a pandemic

Are there any restrictions on cover?

- ! Unless agreed with us there will be no cover if the UK Foreign, Commonwealth and Development Office advise against “All” or “All but essential” travel to your destination
- ! Any diving not in accordance with authoritative diving body guidelines (RSTC, CMAS, EUF affiliated dive associations)
- ! Diving below 130 metres in depth unless agreed
- ! Diving without the correct diver certification and/or lack of provable experience by way of your logged dive records
- ! In the event of a diving accident in one of the territories listed in the IDEC International Treatment Advice you must attend one of the medical facilities listed within the wording
- ! If you suffer a recreational diving accident during the period of insurance, you must obtain written confirmation that you have been deemed fit to dive from an approved diving medical physician following your accident, before coverage may be reinstated under the IDEC policy

Where am I covered?

- ✓ 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
- 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?

Cover will begin on the start date stated on the policy schedule and end on the end date specified on your 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, and 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 below:
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Email: sales@divemasterinsurance.com