

## About Our Insurance Services

### Dive Master Insurance Consultants Limited

### Pro Diver Liability Insurance



This is a brief summary of the Policy terms and conditions although the full cover is subject to the terms of the Policy, a specimen of which is available online or upon request to the address shown below and is subject to any other additional cover that may have been agreed.

The Insurance cover from the Policy is valid for the duration as specified in your Policy Schedule. You may need to review and update your Policy Schedule periodically to ensure adequacy of cover.

This policy is underwritten by Dive Master Insurance Consultants Limited acting as an agent of Ascot Underwriting Limited.

This policy is insured 100% 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 the Prudential Regulation Authority.

#### Annual Policy Holders Auto Renewal Service

To make sure you have continuous cover under your policy, Dive Master Insurance Consultants Ltd (Dive Master) will aim to automatically renew (autorenew) your policy when it expires unless you tell us not to. Each year Dive Master will write to you 28 days before the renewal date of your policy and provide you with the policy documents that will apply and any changes to the premium or the policy terms and conditions. If you do not want to auto-renew your policy, just call Dive Master on +44 (0) 1702 476902 or log into your account and select "current policies" then deselect the autorenewal option. Otherwise we will collect the renewal premium(s) from the credit card or debit card used for your original purchase.

Please note your renewed policy will only be valid when:

- you have told Dive Master about any changes to your risk (including any incidents that may result in a claim being made)
- the credit card or debit card has been charged

In some cases, Dive Master may not be able to automatically renew your policy. We will let you know at the time if this is the case. Dive Master are entitled to assume that your details have not changed and you have the permission of the card holder unless you tell us otherwise. Dive Master will not retain your payment details. We will tell the processing bank that have your payment details to charge the relevant premium to the debit card or credit card on or before the renewal date. You can tell Dive Master about any changes to your policy details or opt out of automatic renewal at any time by phoning us on +44 (0) 1702 476902

#### Significant Features and Benefits of Cover

This policy provides cover for Public Liability and will cover you against all sums that you shall become legally liable to pay to Third Parties in excess of the first £500 of each and every claim as a result of accidental Bodily Injury or Damage to Property occurring whilst engaged or instructing in recreational snorkel or sport diving.

Cover provided by this policy is extended for:

- Any principal of the insured where liability arises solely out of such recreational snorkel or sport diving
- Liability arising from any instruction or advice given by or on behalf of the insured in the course of such recreational snorkel or sport diving
- Liability arising out of the use of standard manufacturers diving equipment and breathing gases supplied to a participant

The limit of liability under this policy is **£1,000,000** or **£5,000,000** or as specified in the schedule within the certificate for any one occurrence with coverage for unlimited legal representation costs and expenses in addition.

**Claims Jurisdiction** Worldwide but excluding North America & Canada.

**Territorial Limits** Worldwide but excluding North America & Canada.

#### Significant or Unusual Provisions and Exclusions that apply to this insurance

This policy is always subject to certain Provisions and Exclusions. This policy excludes and does not cover any claim arising or resulting from the following: Advice, design or plans provided for a fee • AIDS and illness • Ownership or use of Aircraft and watercraft • Asbestos • Assault and battery and abuse • Ownership or use of mechanically propelled vehicles other than diver propulsion vehicles • Claims brought in North America or that falls under the jurisdiction of North America • Commercial Diving • Construction, repair or installation work on vessels • Employee accidents • Employment disputes • Fungus, mould, spores • Legionella • Libel and slander • Use of heat • Use of spearguns when used in conjunction with an aqualung • Solo diving unless in accordance with the recommendations of the insured's certifying association • Products or goods sold • War or terrorism.

This is not an exhaustive list of Exclusions and Provisions that apply to this policy and it is advisable that you consult the **PRO DIVER LIABILITY INSURANCE POLICY WORDING** for details of all Exclusions and Provisions that will apply to this policy.

**How to make a claim** You should give notice in writing to the insurer as soon as practical but in any event within thirty (30) days from receipt of notice of any impending inquest, fatal accident inquiry, prosecution or other legal proceedings that includes alleged bodily injury or within thirty (30) days on the actual knowledge of any death or bodily injury to any person.

Please contact: DWF (TG) Ltd, Redcliff Quay, 120 Redcliff Street, Bristol, BS1 6HU

Claims Telephone: +44 (0) 117 428 9556

Email: [Ascot@dwfclaims.com](mailto:Ascot@dwfclaims.com)

## **Your right to Cancel**

Insurers give you a Cooling Off period of 14 days from the date of the conclusion of this contract or from the day on which you receive the contractual terms and conditions if this is later than the date when the contract is concluded. 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 there are no valid claims and the policy will be deemed as cancelled from inception. If this right is not exercised the insurance will continue for the full term but the insurer may cancel this insurance in accordance with the cancellation provisions above and at clause 4.3. There will be no return of premium for cancellations made after the Cooling Off Period has ended.

## **Complaints**

There are established procedures for dealing with complaints and disputes regarding **insured's** policies or claims. All policyholders can take advantage of the complaints service.

This policy is underwritten by Dive Master Insurance Consultants Limited acting as an agent of Ascot Underwriting Limited . In the event that the **Insured** wish to make a formal complaint the **insured** should contact the Compliance Officer at Dive Master Insurance using one of the following options:

- a) In writing (letter or email) to the address shown below; or
- b) By telephone to the telephone number shown below

The Compliance Officer  
Dive Master Insurance  
Kingsbridge House  
17-23 Rectory Grove  
Leigh-on-sea, Essex, SS0 9SD  
United Kingdom  
Email: [complaints@divemasterinsurance.com](mailto:complaints@divemasterinsurance.com)  
Tel: +44(0) 1702 476902

Details of Lloyd's complaints procedures are set out in a leaflet "How We Will Handle Your Complaint" available at [www.lloyds.com/complaints](http://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)**

Ascot Syndicate 1414 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, 7<sup>th</sup> Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN

Tel: 0207 89 27300

Fax: 0207 892 7301 Web: [www.fscs.org.uk](http://www.fscs.org.uk)