

**ABOUT OUR INSURANCE SERVICES**  
**DIVE MASTER INSURANCE CONSULTANTS LIMITED**  
**SPORTS INJURY PERSONAL ACCIDENT INSURANCE**

**Demands and Needs**

You require insurance to cover your medical expenses if you are injured in a sport diving accident and this Policy fulfils your needs.

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 on request to the address shown below and is subject to any other additional cover that may have been agreed.

The Policy is arranged by Dive Master Insurance Consultants Limited whose address is  
 17-23 Rectory Grove, Leigh-on-Sea, Essex, SS9 2HA  
 Telephone +44(0)1702 476902: Facsimile: +44(0)1702 471892 Email address: sales@dive-master.net

Dive Master Insurance Consultants Limited is supervised by the United Kingdom Financial Services Authority, firm member number 306316.

Certain underwriters at Lloyds whose address is Lloyds, 1 Lime Street, London, EC3M 7HA provide the insurance.

Any correspondence about this Policy 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.

<b>Law</b>	<p>The law applicable to this contract is subject to agreement and unless agreed otherwise the law applying to the contract is as follows:</p> <ul style="list-style-type: none"> <li>• If you are applying for insurance protection as a private individual, the law applicable to that part of the United Kingdom, Channel Islands or Isle of Man in which you or the first named policyholder normally resides; or</li> <li>• If you are applying for insurance protection in your capacity as a sole trader or as a company, the law applicable to that part of the United Kingdom, Channel Islands or Isle of Man in which you have your principal place of business; or</li> <li>• if the above does not apply, the law of England and Wales.</li> </ul>
<b>Premium</b>	<p>You are responsible to Dive Master Insurance Consultants for the amount of premium charged for you for insurance, including all fees, taxes, charges and expenses as shown on the attached quotation letter/renewal invitation. The Insurance Premium (Taxable Insurance Contracts) Order 1994 (SI 1995/1698), Schedule 7A of the Finance Act 1995 makes underwriters responsible for insurance premium tax which will be collected at the current rate on premium paid by you. This liability will be calculated and you agree to pay all amounts due to the Insurers.</p>
<b>Tax</b>	<p>Based on Insurer's understanding of current legislation, which could alter during the term of the Contract, proceeds payable on death are usually free of all United Kingdom Income and Capital Gains Tax. Other taxes may be payable. You should consult your financial advisor for advice.</p>
<b>Language</b>	<p>The Policy terms and conditions are only supplied in the English language and the insurers will only communicate with you, unless they agree otherwise, in the English language.</p>
<b>Jurisdiction</b>	<p>Under Community Regulations, you may at your option bring proceedings in England or where you are domiciled and, if the Court procedure allows, in respect of liability where the harmful event occurs.</p>
<b>Policy period</b>	<p>We cover you for the period stated on your certificate.</p>
<b>Cover</b>	<p>We cover you for accident sustained whilst sports diving. Accident is a sudden unexpected unusual specific event which occurs at an identifiable time and place.</p> <p>We will pay up to £133,000 for medical expenses, hyperbaric treatment costs and emergency repatriation.</p> <p>We will pay to £3,300 in respect of reasonable transportation costs and accommodation costs meaning the costs of returning you together with your partner and children to your ordinary place of residence.</p> <p>We will pay up to £3,300 for post-treatment costs of hotels or accommodation where these are incurred due to medical advice not to travel or fly subsequent to a diving accident or injury.</p> <p>We will pay up to £3,300 for costs associated with travelling to and from a hospital or clinic more than 30 miles from your normal place of residence to obtain medical opinion or ongoing treatment after a diving accident or injury under the policy.</p> <p>We will pay up to £3,300 in respect of repatriating your mortal remains.</p> <p>If you sustain injury or death due to a sports diving accident we shall pay £16,700 in respect of death; £8,000 in respect of one limb or eye; £16,700 in respect of two limbs or two eyes and £16,700 in respect of permanent total disability.</p>
<b>Main Exclusion</b>	<p>The total amount that will be paid by insurers under the policy shall not exceed £150,000.</p> <p>All diving must be carried out in accord with safe diving guidelines and recommendations.</p> <p>We do not cover anyone aged 70 or over unless they have been agreed by us in writing following on a medical examination confirming fitness to dive.</p>
	<p>We do not cover accident resulting directly or indirectly from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or from radioactive contamination.</p> <p>We do not cover any accident, injury or claim occurring as a result of wilfully self inflicted injury or illness, effects of alcohol or drugs, other than prescribed by a physician in full recognition of your sports diving activities or any exposure to unnecessary risk.</p> <p>We do not cover any pre-existing health condition which you were suffering, recovering from or awaiting treatment for prior to diving.</p>

	<p>We do not cover any mental or psychological disorder.</p> <p>We do not cover any fraudulent, dishonest or criminal act of you or any person with whom you are in collusion.</p> <p>We do not cover any injury or accident not reported to our Administrator within 31 days of the occurrence.</p> <p>We do not cover any injury sustained whilst using a spear gun or similar device when used in conjunction with an aqualung.</p> <p>We do not cover sports diving deeper than 50 metres on air and 75 metres on trimix unless in an attempt to save human life.</p> <p>We are not responsible for the availability, quantity, quality or the results of any medical treatment provided or the failure by you to seek medical services.</p>
<b>Limit</b>	<p>The limit in respect of medical expenses, hyperbaric treatment, cost and emergency repatriation is £133,000.</p> <p>In addition we shall not be liable for more than £150,000 in respect of all claims made under the policy.</p>
<b>What to do if you need to make a claim</b>	<p>In the event of a medical emergency as a result of a sport's diving accident you must go to or call immediately the nearest physician or hospital without delay and then contact the nearest MEDEX assistance co-ordination giving your name, ID number (116) and a brief description of the problem. MEDEX will immediately take the appropriate action necessary and continue to monitor your case until the situation is resolved.</p> <p>You must give notice to Dive Master Insurance Consultants Limited within 31 days of the occurrence which gives rise to a claim under the insurance and you must provide to Dive Master Insurance Consultants Limited such information as they may request.</p> <p>Upon notification of a claim Dive Master Insurance Consultants Limited will send to you a Claim Form for completion and will at the same time provide specific instructions and if necessary appoint an impartial person or company to ascertain nature, cause and extent of the claim and insurers' consideration of the claim will be based on the advice of such person taking into account information and evidence provided by you.</p> <p>In the event that the incident does not give rise to a claim recoverable under the insurance policy provided, or only part of the cost is recoverable Dive Master Insurance Consultants Limited will give you a full explanation in writing.</p> <p>Dive Master Insurance Consultants Limited is a Lloyds Facility holder underwriting on behalf of Lloyds and in matters of claims act on their behalf.</p>
<b>Cancellation</b>	<p>Insurers give you a cooling off period of 14 days from the time you receive the policy. If the policy and schedule do not provide you with the protection you want and you do not want to continue with the insurance you may cancel the policy within this period and insurers will return part of the premium retaining a proportion part of the premium for that period for which insurers have been on risk provided no claims have been made.</p> <p>Otherwise only insurance over 31 days in length can be cancelled and then by either party giving to the other seven days' written notice prior to the start date.</p> <p>Return of premium will be calculated at pro rata but subject to a maximum return of premium of 50%.</p>
<b>Complaints</b>	<p>The policy represents insurers' philosophy of fairness and integrity with their customer and they will provide you with a high level of service at all times.</p> <p>If at any time you are not satisfied with the service or any other aspect of your insurance you should contact Dive Master Insurance Consultants Limited by telephone to see if they can resolve the matter. In the unlikely event that this does not resolve the matter you may state your complaints in writing marking the letter "<i>For the attention of the Managing Director</i>".</p> <p>Dive Master Insurance Consultants Limited will aim to resolve your complaint within five working days but if they are unable to do so they will acknowledge receipt of your complaint within that period.</p> <p>If the complaint still cannot be resolved amicably you have the right to refer your complaint to the Complaints and Advisory Department of Lloyds, and if they are not able to resolve your complaint and if you are a private policy holder or a business with a turnover of less than £1m or a charity with an annual income of less than £1m or a trustee of a trust with a net asset value of £1m and are resident in England, Scotland, Wales, Northern Ireland, you may approach the Financial Services Ombudsman, South Quay Plaza, 183 Marsh Wall, London E14 0SR, telephone number 0845 0800 1800, facsimile 0207 964 1001, email <a href="mailto:complaint@theiob.org.uk">complaint@theiob.org.uk</a> who will advise whether he is able to deal with your complaint.</p> <p>Under the terms of the Financial Services Ombudsman Scheme insurers must:</p> <ol style="list-style-type: none"> <li>1. reply to you within four weeks; and</li> <li>2. resolve your complaint within eight weeks.</li> </ol> <p>This is in addition to any other action you may subsequently wish to take including legal action.</p> <p>An application to the Financial Services Ombudsman must be made within six months of being notified of a final decision about your complaint.</p>
<b>Compensation</b>	<p>You may be entitled to compensation from the Financial Services Compensation Scheme should the insurers be unable to meet their liabilities under this policy. The levels of compensation available under the Scheme are for insurance:</p> <p>100% of the first £2,000 and 90% of the remainder.</p> <p>Further information can be obtained from the Financial Services Compensation Scheme:</p> <p>Website <a href="http://www.ffcs.org.uk">HTTP://www.ffcs.org.uk</a>.</p> <p>In addition the Lloyds Central Fund is available to meet claims at the discretion of the Council of Lloyds.</p>