



ABOUT OUR INSURANCE SERVICES

DIVE MASTER INSURANCE CONSULTANTS LIMITED

TRAVEL INSURANCE

Demands and Needs

You require insurance to cover cancellation, medical expenses, loss or delay in respect of your holiday and to cover your liability 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 at 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.

Lloyds (Syndicate1243) 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.

Law	The law applicable to this contract is subject to agreement and unless agreed otherwise the law applying to the contract is as follows: <ul style="list-style-type: none">• 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• 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• if the above does not apply, the law of England and Wales.
Premium	You are responsible to Dive Master Insurance Consultants for the amount of premium charged for your insurance, including all fees, taxes, charges and expenses as shown on the attached quotation letter / renewal letter. 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.

Tax	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.
Language	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.
Jurisdiction	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.
Policy period	The Policy period is the period of your holiday/holidays as shown on the certificate. If your homeward journey cannot be completed before the expiry of the period of insurance, the Policy will remain in force up to 14 days in the event of delay to any vehicle, vessel, aircraft in which you are travelling as a ticket holding passenger or up to 30 days if you are prevented from making the return journey due to bodily injury or illness.
Cover for Baggage	We cover loss of or damage occurring during the period of insurance to your personal belongings including clothing worn, trunks, suitcases and containers. In addition if your baggage is temporarily lost in transit on the outward journey and not restored to you within 24 hours we will pay for the emergency purchase of essential replacement items up to a maximum of £150 per person in any one period of insurance except for diving and ski equipment where we will pay up to £300 in all for the hire of lost equipment.
Cover for Personal Money	We cover the loss of cash and travellers cheques taken by or belonging to you which you are responsible for social and domestic purposes and all for use during the period of insurance.
Exclusions to Baggage and Personal Money	We do not cover loss destruction damage or theft to spectacles, contact lenses, dentures, hearing aids, pedal cycles, wheelchairs, vehicles of any kind and their accessories, boats of any kind and their accessories, antiques, musical instruments, pictures, glass, china, camping equipment, samples of merchandise, bonds, coupons, securities or documents of any kind, fragile and brittle articles, household goods, consumables of any description or anything shipped as freight or under a Bill of Lading; money or valuables within a suitcase or in luggage that has been 'checked in' with the carrier, sports equipment whilst in use other than diving and ski equipment; cleaning repairing or restoring of any item of baggage or any jewellery, fur, gold or silver articles, watches, radios, binoculars and audio photo graphics/video equipment, computer equipment and mobile telephones (referred to as valuables); shortages due to error, omission or depreciation in value; baggage or money carried for trade or commercial purposes. We do not cover loss or damage to diving equipment except when in the custody or control of the airline, ship or other carrier, is attended or placed in a securely locked holiday accommodation used by you or is in use. We do not cover loss of money or valuables left unattended at any time unless in a securely locked safety deposit box. We do not cover any property stolen from an unattended vehicle unless it was in the locked glove compartment, boot or luggage space of that vehicle and is kept out of sight at all times. We do not cover any item of personal belonging left in an unattended vehicle between 9.00pm and 7.00am local time. We do not cover loss, destruction or damage arising from confiscation by Customs or officials or authorities or caused by wear and tear, moth or vermin or losses not reported to the police within 48 hours of discovery and a police report obtained or the first £35 of each and every claim per person except in respect of temporary loss of baggage on the outward journey.
Cover for Personal Accident	If you suffer bodily injury during the period of insurance we shall pay you if over sixteen years of age £10,000 in respect of death, £25,000 for loss of one or more limbs or the sight in one or both eyes and £25,000 in respect of permanent total disablement. If under the age of 16 £1,000 in respect of death, £5,000 in respect of loss of one or more limbs or sight in one or both eyes and £5,000 in respect of permanent total disablement.

Exclusions to Personal Accident	We shall not make any payment in respect of any medical condition or injury which existed or was incurred prior to the commencement of the trip, disease or illness , pregnancy, any claim that is not reported to us within 12 months of the injury first occurring, or death, injury or permanent disablement resulting from: flying or other aerial activities except whilst travelling in an aircraft as a passenger (not as a pilot or aircrew nor for the purpose of undertaking any trade or technical operation in or on the aircraft), motor cycling whether as driver or passenger (other than motor cycling on machines not exceeding 125cc) mountaineering or rock climbing ordinarily necessitating the use of ropes or guides, pot-holing or playing football, engaging in or practising for speed or time trials, sprints or racing of any kind, manual work of any kind unless specifically agreed, engaging in Winter sports for more than 30 days during the period of cover, or participation in expeditions or crewing a vessel from one country to another unless specifically agreed.
Cover for Personal Liability	We shall pay all sums which you become personally legally liable to pay for accidents which result in death or bodily injury of any person other than an employee of yours. We will pay for loss of or damage to property which does not belong to you or is not in the charge or under the control of you or a member of your family, household or person in your employment occurring during the period of insurance.
Exclusions to Personal Liability	We do not cover liability arising from your trade, business or profession. We do not cover the ownership, possession, occupation of any land or building, other than holiday accommodation which you are temporarily occupying. We do not cover liability arising from the ownership or possession or use of animals, vehicles (other than pedal cycles perambulators or children's toys) fire arms, vessels (other than manually propelled watercraft) or aircraft of any description.
Cover for Medical and Emergency expenses	If you suffer accidental bodily injury, illness or death during the period of insurance we will cover medical, surgical or hospital treatment (including rescue services to take you to the hospital and emergency dental treatment). Also in the event of your death we will pay the cost of transporting your body or ashes to your home address or the cost of burial or cremation in the country abroad where the death occurred. We will also pay reasonable additional charges for accommodation if it is necessary for you to stay beyond the intended return date and travel expenses which you have to pay to get back to your home address and you cannot use your return ticket due to accidental bodily injury to or serious illness or death of any close relative or close business associate of yours not travelling with you or of a travelling companion. We shall also pay the expense of any one relative or friend who is required on medical advice to travel to remain with or accompany you.
Exclusions to Medical and Emergency expenses	We do not cover any medical condition of any Insured for which (at the time of effecting insurance) that Insured: is receiving inpatient treatment or is on a waiting list for inpatient treatment, has received a terminal prognosis, or is intending to travel against the advice of a qualified medical practitioner or is intending to obtain medical treatment during the period of insurance. Further this policy does not cover death, injury illness or disablement resulting from or arising in connection with pregnancy or childbirth where the expected date of birth is before the expiry of the period of insurance or up to 12 weeks after the expiry of the period of insurance, flying or other aerial activities except whilst travelling in an aircraft as a passenger (not as a pilot or aircrew nor for the purpose of undertaking any trade or technical operation in or on the aircraft), motor cycling whether as driver or passenger (other than motor cycling on machines not exceeding 125cc) mountaineering or rock climbing ordinarily necessitating the use of ropes or guides, pot-holing or playing football, engaging in or practising for speed or time trials, sprints or racing of any kind, manual work of any kind unless specifically agreed, engaging in Winter sports for more than 30 days during the period of cover, participation in expeditions or crewing a vessel from one country to another unless specifically agreed, the first £35.00 of each and every claim per insured person.

Cover for Cancellation and Curtailment charges	We shall cover you for the refund of non-recoverable deposit and other charges contractually incurred in advance of the travel and accommodation in respect of your journey or holiday in the event of non avoidable cancellation or curtailment of the journey or holiday as a result of accidental bodily injury to or illness or quarantine or death of yourself or any person with whom you have arranged travel or stay; the accidental bodily injury or serious illness or death of any close relative, fiancé(e) or business colleague of yours, or of any person with whom you had arranged to travel, reside or conduct business; you or any person with whom you have arranged to travel being summoned for Jury Service or called as a witness in a Court of Law; you or your spouse or partner being made unemployed and certified as such by the Department of Employment; your home becomes uninhabitable or your place of business becomes inoperable or unusable up to 14 days prior to the commencement of your trip due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot/civil commotion, malicious damage, burst pipes or impact damage or your presence is required by the Police following burglary at your home or place of business.
Exclusions to Cancellation and Curtailment charges	We do not cover any medical condition of any Insured for which (at the time of effecting insurance) that Insured is receiving inpatient treatment or is on a waiting list for inpatient treatment, has received a terminal prognosis, is intending to travel against the advice of a qualified medical practitioner or is intending to obtain medical treatment during the period of insurance. Further this policy does not cover any medical condition that is not supported by a qualified medical practitioner's certificate, or the first £35.00 of each and every claim per person except for loss of deposit claims where the excess will be the first £10.00 per insured person.
Cover for Delayed Departure	If the ship or aircraft in which you are booked to travel is delayed, we will pay £20 for the first full 12 hours of delay in departure and £10 for each subsequent full 12 hours of delay. We will pay non-recoverable deposits and other prepaid holiday charges if after 24 hours delayed departure of the outward journey you choose to cancel the holiday. The period of delay will be calculated from the date and time of departure of the ship or aircraft specified in your itinerary.
Exclusions to Delayed Departure	We shall not make any payment in respect of any delay caused by strike or industrial action existing or notified by declaration of intent at or prior to the date that this insurance is effected and we will not pay for both delay and cancellation.
Cover for Missed Departure	We shall pay additional accommodation and travel expenses for each insured person necessarily incurred in reaching your overseas destination or returning home if the vehicle you are travelling in breaks down, is involved in an accident or is delayed due to road closure or heavy congestion as the result of an incident that you were unaware of prior to the outset of your journey, resulting in you arriving too late to commence your booked journey from or to the United Kingdom. There is also cover if the public transport you are travelling in is delayed resulting in you arriving too late to commence your booked journey from or to the United Kingdom, or if a connecting flight to your point of departure is delayed or cancelled, then there will only be coverage under this section if the scheduled arrival time is at least one hour before your advised "Check in Time" of the carrier or agent.
Exclusions to Missed Departure	We shall not make payment in respect of missed departure if you leave insufficient time to meet the check-in time specified by the transport provider or their agent, unless you obtain written confirmation from the police or a recognised breakdown and recovery organisation that the vehicle you were travelling in broke down, was involved in an accident, or confirmation from an authorised motoring organisation that you were delayed due to a road closure or heavy congestion following an incident that you were unaware of prior to the outset of your journey, unless you obtain written confirmation from the public transport provider that the service was delayed resulting in you arriving too late to commence your booked journey from or to the United Kingdom. In addition this policy does not cover missing your departure due to strike, riot, or civil commotion in respect of which a warning was given prior to the commencement of the planned holiday/trip.
Cover for Loss of Passport	We will cover you for the loss or theft of your passport while abroad during the period of insurance.
Exclusions to Loss of Passport	We do not cover you for loss of passport not reported to the police within 48 hours of discovery.

Cover for Hospital Inconvenience Benefit	If you are admitted to a hospital licensed for surgery abroad due to accidental bodily injury or illness sustained during the period of insurance we will pay a benefit of £15 for each complete day you are hospitalised.
Exclusions to Hospital Inconvenience Benefit	We do not cover hospitalisation within the United Kingdom, or injury resulting from: flying or other aerial activities except whilst travelling in an aircraft as a passenger (not as a pilot or aircrew nor for the purpose of undertaking any trade or technical operation in or on the aircraft), motor cycling whether as driver or passenger (other than motor cycling on machines not exceeding 125cc) mountaineering or rock climbing ordinarily necessitating the use of ropes or guides, pot-holing or playing football, engaging in or practising for speed or time trials, sprints or racing of any kind, manual work of any kind unless specifically agreed, engaging in Winter sports for more than 30 days during the period of cover, participation in expeditions or crewing a vessel from one country to another unless specifically agree.
Cover for Legal Expenses and Advice	We shall pay legal costs and expenses incurred by you in pursuit of compensation and/or damages against a third party arising out of your death or personal injury and occurring during the period of insurance. We will pay the legal costs and expenses in pursuit of compensation and/or damage arising from damage to your home and occurring during the period of insurance and up to 7 days thereafter.
Exclusions to Legal Expenses and Advice	We do not cover costs in pursuance of any claims against a tour operator, travel agent, insurer, insurance agent or carrier or legal expenses/costs incurred prior to authorisation and approval of claim by Dive Master Insurance Consultants Limited. We do not cover any claim where we consider your prospects of success in achieving a reasonable settlement are not good. We also do not cover any claim not reported within 180 days after the event giving rise to the claim, or actions between members of the same family or household or actions to enforce a judgement or legally binding decision.
Cover for Loss of Activity Days	We will pay you £200 in all in the event of you being unable to carry out pre-booked and pre-paid scuba dives or ski packages due to injury or illness first occurring during the holiday or trip. You must produce a doctor's certificate stating the exact nature of the injury or illness and confirming that you are not able to scuba dive or ski.
Exclusions to Loss of Activity Days	We do not cover claims not verified by a doctor's certificate or any injury or illness rendering you unable to scuba dive which was in existence prior to the commencement of the holiday or trip. We do not cover the first 24 hours of lost scuba diving or skiing.
Cover for Hijack	We will pay up to £50.00 per full 24 hours, but up to a maximum of £500.00 for the duration of a hijack.
Exclusions to Hijack	We do not cover claims for Hijack if you or your family or your business connections have engaged in activities that could be expected to increase the risk of Hijack.
Cover for Avalanche Delay	We will pay up to £150.00 for reasonable additional travel and accommodation expenses necessarily incurred to reach your booked destination if, as a direct result of an avalanche, your transfer from or to your pre-booked resort is delayed.
Exclusions to Avalanche Delay	We do not cover anything that you are NOT covered for under Missed Departure.
Cover for Piste Closure	We shall pay a benefit of £10.00 per day towards the costs that you have to pay to travel to another resort, up to a maximum of £200.00, or a benefit of £20.00 per day if you are unable to ski at all as your ski resort remains closed, and there are no other ski resorts available for you to ski at, up to a maximum of £200.00.
Exclusions to Piste Closure	We do not cover claims where you have not obtained confirmation of resort closure from the local representative, where not all skiing facilities are totally closed, or where the lack of snow conditions are known or are public knowledge at the time of effecting this insurance.

<p>General exclusions</p>	<p>This policy does not insure under any Section of this Insurance policy: any consequence of War, Invasion, Act of Foreign Enemy, Hostilities (whether War be declared or not), Civil War, Rebellion, Revolution, Insurrection or Military or Usurped Power. This policy does also not cover claims of whatever nature directly or indirectly caused by ionising radiation or contamination by radioactivity from nuclear fuel or from any waste from the combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly, pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds, any claim arising directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused, death, injury, illness or disablement resulting from suicide or attempted suicide, wilful exposure to danger (except in an attempt to save human life), a pre-existing psychiatric condition, venereal infection or the influence of intoxicating liquor or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction), any claims arising directly or indirectly from any injury, illness, death, loss, expense or other liability (except those specifically mentioned in this policy) attributable to sub aqua diving or other underwater activity, bankruptcy, liquidation of any tour operator, travel agent or carrier/ transportation company, driving or riding as a passenger on a motorcycle, quad bike or any other mechanically assisted cycle if you fail to wear a crash helmet on your head.</p>
<p>Limits</p>	<p>The total amount payable in respect of each insured person in respect of loss or damage to personal belongings is the lesser of £1,500, £300 in respect of any single article, pair or sets of articles, £300 in respect of valuables and £1,000 in respect of diving or ski equipment. The maximum amount payable in respect of each insured in respect of personal money is £500 and the maximum sum payable for cash or bank notes is £250.</p> <p>The maximum amount payable in respect of cancellation and curtailment is £5,000.</p> <p>The maximum amount payable in respect of medical and emergency expenses and in respect of liability is £2,000,000.</p> <p>The maximum amount payable in respect of delayed departure is £150 or £5,000 in the event of cancellation.</p> <p>The maximum amount payable in respect of additional accommodation and travel expenses because of missed departure is £800 and the maximum amount in respect of non-recoverable deposits and pre-paid holiday charges is £5,000.</p> <p>The maximum amount payable in respect of loss of passport is £250.</p> <p>The maximum amount payable in respect of holiday inconvenience benefit is £15 for each complete day that you are hospitalised and £1,000 in total.</p> <p>The maximum amount payable in respect of legal expenses and advice is £25,000.</p> <p>The amount payable overall in respect of loss of activity days is £200 in all.</p>
<p>What to do if you need to make a claim</p>	<p>Dive Master Insurance Consultants Limited is a Lloyd's Facility holder underwriting on behalf of Lloyd's (Syndicate 1243) via EDL.</p> <p>You must notify Dive Master Insurance Consultants Limited in writing as soon as possible after any bodily injury, illness, incident or unemployment on the discovery of any loss or damage which might give rise to a claim under this policy. You must also send to Dive Master Insurance Consultants Limited any writ, summons or impending prosecution. Every communication must be sent to Dive Master Insurance Consultants Limited without delay.</p> <p>You must not incur any legal expense and advice without first having given notice to Dive Master Insurance Consultants Limited and obtained approval as to the incurring of expense.</p> <p>You must take at all times reasonable precautions to ensure the safety and supervision of your property. If your property is lost or damaged whilst in care of a transport company, authority or hotel you must report to them in writing details of the loss or damage and if the loss or damage occurs whilst in the custody of an airline you must obtain a property irregularity report, give formal notice of the claim to the airline within 3 days, and retain a copy. You must keep all travel tickets and tags for submission if a claim is made under the policy.</p> <p>If you or any person on whose state of health the holiday depends are undergoing medical treatment at the time that the balance of the holiday costs become due such person shall obtain from his usual medical practitioner a certificate of that person's fitness or ability to travel and the certificate must be retained for production in the event of a claim. If you are receiving medical treatment as a hospital inpatient during the 6 months preceding the holiday booking you must obtain medical advice in the form of a letter from your doctor on the advisability of taking the holiday.</p>

Cancellation	<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 providing that no claims have been made when insurers shall retain the entire premium.</p>
Complaints	<p>The policy represents the insurers' philosophy of fairness and integrity with their customers and they will provide you with a high level of service at all times. 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 this does not resolve the matter you may state your complaint in writing marking the letter "For the attention of the Managing Director". Dive Master Insurance Consultants Limited aim to resolve your complaint within 5 working days but if they are unable to do so they will acknowledge receipt of your complaint within that period. If the complaint still cannot be resolved amicably you have the right to refer your complaint to the complaints and advisory department at Lloyd's and if they are not able to resolve your complaint and you are a private policy holder or a business with a turnover of less than £1,000,000 or a charity with an annual income of less than £1,000,000 or a trustee of a trust with a net asset value of less than £1,000,000 and are resident in England, Scotland, Wales, Northern Ireland, you may then approach the Financial Services Ombudsman, South Quay Plaza, 183 Marsh Wall, London E14 0SR, telephone number 0845 08001800, facsimile 0207 98641001, email: complaint@theiob.org.uk 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"> 1/ reply to you within four weeks; and 2/ resolve your complaint within eight weeks. This is in addition to any other action you may subsequently wish to take including legal action. <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>
Compensation	<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; 90% of the remainder. Further information can be obtained from the Financial Services Compensation Scheme. Website http://www.fscs.org.uk. In addition, the Lloyd's Central Fund is available to meet claims at the discretion of the Council of Lloyd's.</p>