

TRAVEL INSURANCE CERTIFICATE

This is to certify in accordance with the authorisation granted under the Contract Number E504250 to Dive Master Insurance Consultants Ltd by certain underwriters at Lloyd's, and in consideration of the payment of the premium specified herein, the said underwriters are hereby bound to insure in accordance with the terms and conditions herein or endorsed hereon.

The insurance operates only in respect of

1. Residents domiciled in the EU States at the date of issue of this certificate.
2. Residents domiciled outside the EU by agreement.
3. Conventional holidays with cover for certain scuba associated risks, and activities offered at resort on a 'one off' basis. Winter sports holidays (including off-piste skiing) for up to 30 days cover during the period of insurance.
4. Pre booked round trips over 24 hours in length commencing in and returning to the EU or other countries by agreement.

Arranged by:
Dive Master Insurance Consultants Ltd
17-23 Rectory Grove
Leigh-on-Sea
Essex
SS9 2HA
Telephone: +44 (0)1702 476902
Fax: +44 (0)1702 471892

Email: sales@dive-master.net

Website www.dive-master.net

FITNESS TO TRAVEL REQUIREMENTS

This Travel Insurance policy is designed to cover any unforeseen illnesses and accidents first occurring during the period of insurance. This policy will not cover any claims made as a result of an undisclosed pre-existing medical condition that has been diagnosed or is awaiting diagnosis. It is therefore the responsibility of the Insured to disclose any medical conditions that may affect our decision to insure you, and if your health changes after you have taken out the insurance, underwriters reserve the right to alter the terms of this insurance based on the changed circumstances.

HOW TO MAKE A CLAIM

Please request a claim form by writing to:

Dive Master Insurance Consultants Ltd
17-23 Rectory Grove
Leigh-on-Sea
Essex
SS9 2HA

Telephone: +44 (0) 1702 476902
Fax: +44 (0) 1702 471892

Online: Please visit www.dive-master.net and submit an online claim form by selecting the heading 'Travel Insurance' and then 'claim form'.

AFTER IMMEDIATE EMERGENCY MEDICAL ASSISTANCE HAS BEEN SOUGHT



YOU MUST NOTIFY MEDEX ASSISTANCE AS QUICKLY AS POSSIBLE IF YOU SUFFER ANY SERIOUS ILLNESS OR INJURY WHILST ABROAD BY TELEPHONE QUOTING " GROUP 116N " AND YOUR CERTIFICATE NUMBER.

BALTIMORE, USA International Code (1) 410 453 6330

IMPORTANT NOTES AND DEFINITIONS TO HELP YOU UNDERSTAND YOUR POLICY

- **Insurance Policy:** A written contract defining the insurance plan, its coverage, exclusions, eligibility requirements, and all benefits, warranties and conditions that apply to individuals insured under the contract.
- **The Insured/You:** Refers to each person named on this certificate of insurance.
- **We/Us:** Means Dive Master Insurance Consultants Ltd and certain underwriters at Lloyd's.
- **European Union or EU:** All member countries of the EU and this includes: Isle of Man, Channel Islands, Canary Islands and Gibraltar.
- **Excess:** Refers to the specified portion of a claim that is not covered by the **Insurance Policy**. Under this policy the first £35 for each and every claim is not covered under some sections.
- **Underwriters:** Means certain underwriters at Lloyd's.
- **Dividing Equipment:** Means Self contained underwater breathing apparatus, Buoyancy Compensators, Weights and Weight Belts, Fins, Masks, Snorkels, Knives, Wet or Dry Suits, Pressure and Depth Gauges, Compasses and Dive Computers.
- **Ski Equipment:** Means skis, snowboards, boots, bindings and ski sticks.
- **Valuables:** Means Jewellery, Gold and Silver articles, Watches, Radios, Photographic equipment, Audio equipment, Video equipment, Computer and Word processing equipment, Binoculars, Mobile Telephones and Sunglasses.
- **MEDEX:** Our appointed medical emergency assistance company.
- **Baggage/Property:** A collective name for your personal belongings.
- **Loss of Sight:** Means complete and irrecoverable loss of sight.
- **Loss of Limbs:** Means loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg.
- **Permanent Total Disablement:** Means permanent and total disablement from engaging in or attending to any kind of profession or occupation.
- **Bodily Injury:** Includes death or permanent disablement as a direct result of exposure following a forced landing of any aircraft or a mishap to a vessel or vehicle in which you are travelling.
- **Close Relative:** Means the Spouse/Partner, Son (s), Daughter (s), Parent (s), Parent (s) in Law, Brother (s), Sister (s), or Grandparent (s) of the Insured Person.
- **Curtailment:** Means returning home early from a journey or holiday before the scheduled return date.
- **Home Address:** Means your home address where you are ordinarily domiciled.
- **Hijack:** Means the unlawful seizure or wrongful exercise of control of a vehicle which you are travelling in as a passenger.
- **Activities offered at resort on a 'one off' basis:** Means any activity that you decide to try as it is offered at your holiday resort, but does not include specific activity holidays except for scuba diving or skiing.
- **Public Transport:** Means rail, bus, scheduled airline services and ferries.
- **'UK' or 'United Kingdom':** These terms apply only if the insured permanently resides in the United Kingdom. However if you do not permanently reside in the United Kingdom then the terms 'UK' or 'United Kingdom' shall be replaced by the country where you permanently reside.

SUMMARY OF COVER PER INSURED PERSON PER TRIP

Section A	Section B	Section C	Section D	Section E	Section F	Section G	Section H	Section I	Section J	Section K	Section L	Section M	Section N	Section O
Baggage	Personal Money	Personal Accident	Personal Liability	Medical and Emergency Expenses	Cancellation and Curtailment	Delayed Departure	Missed Departure	Hospital Inconvenience Benefit	Loss of Passport	Legal Expenses and Advice	Loss of Activity Days	Hijack	Avalanche Delay	Piste Closure
up to £1,500	up to £500	up to £25,000	up to £2,000,000	up to £2,000,000	up to £5,000	up to £150 Total Abandonment £5,000	up to £800	up to £1,000	up to £250	up to £25,000	up to £200	up to £500	up to £150	up to £200
£35 Excess	£35 Excess	£0 No Excess	£100 Excess	£35 Excess	£35 Excess	£0 No Excess for Delayed Departure. £35 Abandonment	£0 No Excess	£0 No Excess	£0 No Excess	£0 No Excess	£0 No Excess	£0 No Excess	£0 No Excess	£0 No Excess

PERIOD OF INSURANCE

The Insurance is effective under Section F (Cancellation and Curtailment) from the date that the certificate is issued. All other Sections shall commence at the time of leaving the normal place of residence or business and shall terminate on return thereto on completion of the journey or holiday. This insurance is only valid for the trip length(s) and dates specified herein. **The policy cannot be extended without written agreement.**

EXTENSION OF THE PERIOD OF INSURANCE

If the homeward journey cannot be completed before the expiry of the period of insurance this policy shall remain in force without additional premium as follows:

1. Up to 14 days in the event of delay to any vehicle vessel or aircraft in which you are travelling as a ticket holding passenger.
2. Up to 30 days if the intended return journey is prevented due to your bodily injury or illness. In this event we will continue to pay medical treatment under item 1 of Section E (up to the sum insured provided by the policy) for this period or such extension of period as is medically certified as being necessary.

SECTION A - BAGGAGE

You are covered for:

Loss, destruction, damage or theft during the period of insurance to 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 £150.00 per person in any one period of insurance, except for dive or ski equipment where we will pay up to £300.00 in all for the hire of lost equipment. You must obtain written confirmation from the Carrier of the number of hours delay, supply proof of purchase for any essential replacement items that are purchased, or supply proof of the hire charges if it is necessary for you to hire dive or ski equipment.

If the baggage proves to be permanently lost the overall baggage sum insured shall apply.

Limit of Amount Payable

The total amount payable in respect of each insured is £1,500.00 and the undernoted maximum sums insured shall apply.

- (1) £300.00 in respect of any single article, pair or set of articles including Valuables.
- (2) £150.00 overall in respect of emergency replacement items (toiletries and clothes)
- (3) £1,000.00 overall in respect of diving and/or ski equipment.

You are NOT covered for: Loss, destruction, damage or theft to:

1. Spectacles, contact lenses, dentures, hearing aids, pedal cycles, wheel chairs, 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.
2. Valuables within a suitcase, or in luggage that has been 'checked in' with the carrier.
3. Sports equipment whilst in use other than diving or ski equipment as defined in **SECTION A - BAGGAGE**.
4. Cleaning, repairing or restoring of any item of baggage or "Valuables".
5. Shortages due to error, omission or depreciation in value. (Note depreciation is applied at a rate of 5% for each year after the first year that you purchased the claimed item(s), but up to a maximum of 20% for each item claimed).

For example if an item that you are claiming for was bought for £100.00 4 full years prior to the loss occurring, then the maximum that may be paid in respect of this item is £85.00.

6. Baggage carried for trade or commercial purposes.
7. Diving and ski equipment for any occurrence other than
 - (i) when under the custody or control of the Airline, Shipper or other Carrier.
 - (ii) when left unattended in the securely locked holiday accommodation of the insured person.
 - (iii) whilst in use
8. Baggage as a result of confiscation or detention by Customs, other officials or authorities.
9. Items that have been hired loaned or entrusted to you.

Further this policy does NOT cover

10. The first £35.00 of each and every claim per insured person except in respect of temporary loss of baggage on the outward journey.
11. Loss of any item of Baggage that is left unattended in a public place or a place in which members of the general public have access to.
12. Loss of any item of Valuables that has been left in your holiday accommodation, unless stored in a securely locked safety deposit box.
13. Any Property stolen from an unattended vehicle unless there is physical evidence of a forcible and violent entry into or exit from the vehicle, and that the items were stored in the locked glove compartment, boot or luggage space of that vehicle and kept out of sight at all times.
14. Any Property stolen from an unattended vehicle between the hours of 9pm and 7am local time.
15. Claims for lost or delayed luggage unless the carrier is notified as soon as is practically possible and a written carriers report (Property Irregularity report in the case of an airline) is obtained to accompany your claim.
16. Loss or Theft of property that it is not reported to the police within 48 hours of discovery, and a Police Report obtained which shall be produced as evidence to accompany your claim.
17. Anything that is excluded in the **GENERAL EXCLUSIONS**.

SECTION B - PERSONAL MONEY

You are covered for:

Loss or theft of cash and traveller's cheques taken by or belonging to you, whilst being carried on your person or left in a locked safety deposit box.

Limit of Amount Payable

The total amount payable in respect of each insured is £500.00.
The maximum sum payable for cash or bank notes is £250.00.

You are NOT covered for:

1. The first £35.00 of each and every claim per insured person.
2. Loss of money left unattended at any time unless kept in a securely locked safety deposit box.
3. Losses not reported to the Police within 48 hours of discovery and Police report obtained which shall be produced as evidence to accompany any claim.
4. Money left unattended in any type of vehicle or in luggage that has been 'checked in' with the carrier.
5. Anything that is excluded in the **GENERAL EXCLUSIONS**.

SECTION C - PERSONAL ACCIDENT

You are covered for:

Bodily injury suffered by you during the period of insurance caused by an accident resulting solely and independently of other causes in death or disablement. The benefits shown below will be paid to you or your legal personal representative.

		Benefits	
		Age 16 years and over	Up to Age 15 years inclusive
1.	Death	£10,000	£1,000
2.	Loss of one or more limbs and/or sight in one or both eyes	£25,000	£5,000
3.	Permanent TOTAL disablement after 104 weeks EXCEPT when compensation is paid under Item 2	£25,000	£5,000

These benefits are subject to:

(1) Death or disablement occurring within one year of the injury being sustained.

(2) Benefits not being payable under more than one item and any such payment shall end this section of the Policy in respect of the Insured concerned.

(3) The injury being sustained during the period of insurance and is the sole cause of your consequent death or disablement.

You are NOT covered for:

1. Any medical condition or injury which existed or was incurred prior to the commencement of the trip.
2. Disease or illness
3. Pregnancy
4. Any claim that is not reported to us within 12 months of the injury first occurring.
5. Death, injury or permanent disablement resulting from:
 - (a) 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).
 - (b) 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.
 - (c) Engaging in or practising for speed or time trials, sprints or racing of any kind.
 - (d) Manual work of any kind unless specifically agreed.
 - (e) Engaging in Winter sports for more than 30 days during the period of cover.
 - (f) Participation in expeditions or crewing a vessel from one country to another unless specifically agreed.
6. Anything that is excluded in the **GENERAL EXCLUSIONS**.

SECTION D - PERSONAL LIABILITY

You are covered for: All sums which you become personally legally liable to pay for accidents which result in

1. Death or bodily injury of any person other than your employees.
2. 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.

Limit of Amount Payable

The total amount payable for all claims made against you arising from any one occurrence is £2,000,000.00. We will also pay any extra costs and expenses awarded against you or incurred by you with our written consent.

You are NOT covered for: Liability arising from:

1. Your trade, business or profession.
2. The ownership, possession or occupation of any land or building (other than holiday accommodation which you are temporarily occupying, in which case the first £100.00 of each and every claim is excluded).
3. The ownership, possession or use of animals, vehicles (other than pedal cycles, perambulators or children's toys), firearms, vessels (other than manually propelled water craft) or aircraft of any description.
4. Anything that is excluded in the **GENERAL EXCLUSIONS**.

SECTION E - MEDICAL AND EMERGENCY EXPENSES

You are covered for:

Expenses itemised in (1) to (3) below if you suffer accidental bodily injury, illness or death during the period of insurance.

1. Medical, surgical, hospital or emergency dental treatment (including any rescue service costs to take you to the hospital or treating facility). We shall only pay for those costs contracted for and incurred outside the United Kingdom during the period of insurance.
2. Costs of transporting your body or ashes to your home address or the cost of burial or cremation in the country abroad where death occurred. (Funeral expenses abroad limited to £2,000.00 in all.)
3. Reasonable additional charges for accommodation, reasonable living expenses and return travel costs (if you are unable to use your return ticket) if it is necessary for you to stay beyond the intended return travel date if you suffer an accidental bodily injury or become ill during the period of insurance. This includes the expenses of any one relative or friend who is required on medical advice to remain with you and accompany you home.

Limit of Amount Payable

The total amount payable in respect of each insured shall not exceed £2,000,000.00.

You are NOT covered for:

1. Any medical condition of any Insured for which (at the time of effecting insurance) that Insured:

(a) is receiving inpatient treatment or is on a waiting list for inpatient treatment.
(b) has received a terminal prognosis.
(c) is intending to travel against the advice of a qualified medical practitioner or is intending to obtain medical treatment during the period of insurance.

2. Death, injury illness or disablement resulting from:

(a) 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.
(b) 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).
(c) 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.
(d) Engaging in or practising for speed or time trials, sprints or racing of any kind.
(e) Manual work of any kind unless specifically agreed.
(f) Engaging in Winter sports for more than 30 days during the period of cover.
(g) Participation in expeditions or crewing a vessel from one country to another unless specifically agreed.

3. The first £35.00 of each and every claim per insured person
4. Anything that is excluded in the **GENERAL EXCLUSIONS**.

SECTION G - DELAYED DEPARTURE

You are covered for:

1. The delay in departure of the ship, aircraft, train or coach in which you are booked to travel, and we will pay the sum of £20.00 for the first full 12 hours of delay in departure, followed by £10 for each subsequent full 12 hours of delay subject to a maximum payment of £150.00 in all per insured person.
2. Non-recoverable deposits and other pre-paid holiday charges up to a maximum of £5,000.00 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 ship or aircraft specified in your travel itinerary. You must check in according to such itinerary and obtain written confirmation from the Carrier or their handling agents stating the actual date and time of departure and the reason for the delay.

Limit of Amount Payable

The total amount payable in respect of each insured person is £150.00 in respect of delay and £5,000.00 in respect of abandonment.

You are NOT covered for:

1. Delay caused by strike or industrial action existing or notified by declaration of intent on or prior to the date this insurance is effected.
2. A claim made for both delay in departure and abandonment after 24 hours full delayed departure for the same occurrence.
3. The first £35.00 of each and every claim per insured person only in the case of (2.) abandonment after a full 24 hours delayed departure.
4. Delay if you do not check-in for the flight, sea crossing, coach or train departure before the stated check in time.
5. Delay if you do not obtain written confirmation from the airline, shipping, coach or train company stating the period and reason for the delay.
6. Anything that is excluded in the **GENERAL EXCLUSIONS**.

SECTION I - HOSPITAL INCONVENIENCE BENEFIT

You are covered:

If you are admitted to a hospital as an in-patient (outside of the United Kingdom) due to accidental bodily injury or illness first sustained during the period of insurance.

Limit of amount payable

We will pay a benefit of £15.00 for every 24 hours that you are hospitalised but not exceeding £1,000.00 in all per insured person.

You are NOT covered for:

1. Hospitalisation within the United Kingdom.
2. Injury resulting from:

(a) 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).
(b) 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.
(c) Engaging in or practising for speed or time trials, sprints or racing of any kind.
(d) Manual work of any kind unless specifically agreed.
(e) Engaging in Winter sports for more than 30 days during the period of cover.
(f) Participation in expeditions or crewing a vessel from one country to another unless specifically agree.

3. Anything that is excluded in the **GENERAL EXCLUSIONS**.

SECTION F - CANCELLATION AND CURTAILMENT

The Insurance provided under this Section commences from the date the policy is issued.

You are covered for:

Refund of non-recoverable deposits and other charges contractually incurred in advance for travel and accommodation in respect of your own journey or holiday (prior to the occurrence giving rise to a claim under this section) in the event of unavoidable **Cancellation** of the journey or holiday. In addition you are entitled to a proportionate refund of any pre-paid charges including a full refund of any additional return travel (if you are unable to use your return ticket) due to the **Curtalement** of your journey or holiday.

We will also pay up to the **Curtalement** benefit if as a result of failure of your own pre-booked travel itinerary or failure of scheduled public transport within your itinerary, you fail to reach your final pre-booked destination. For partial delay of over 24 hours in reaching your final pre-booked destination as a result of failure of your own pre-booked travel itinerary we will pay up to the curtailment benefit on a prorata basis for days lost at your final destination. However it is a condition of claiming under this section that you must have pre-booked your travel arrangements and your stay at your final destination prior to your travel commencing, and that you provide us with evidence of the failure of your travel itinerary and an absence of any other reasonable alternative travel arrangements being available and the consequent financial loss there of.

Coverage under this section is only as a result of any of the following occurring after the date of effecting this insurance:

1. The accidental bodily injury, illness, quarantine, or death of yourself, or of any close relative, fiancé (e), business colleague of yours or any person with whom you have arranged to travel, reside or conduct business with.
2. You or any person with whom you have arranged to travel with are summoned for Jury Service or called as a witness in a Court of Law during the Period of Travel.
3. You, your spouse or your partner are made unemployed and certified as such by the Department of Employment.
4. 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.
5. Your presence is required by the Police following a burglary or attempted burglary at your home or place of business.

NOTE: If you are claiming **Cancellation** due to being diagnosed as unfit to dive prior to your date of travel, we have the right to refer you to a diving doctor or medical referee for an expert opinion.

Limit of Amount Payable

The total amount payable in respect of each insured is £5,000.00

You are NOT covered for:

1. Any medical condition of any Insured for which (at the time of effecting insurance) that Insured:
(a) is receiving inpatient treatment or is on a waiting list for inpatient treatment.
(b) has received a terminal prognosis.
(c) is intending to travel against the advice of a qualified medical practitioner or is intending to obtain medical treatment during the period of insurance.
2. Any medical condition that is not supported by a qualified medical practitioner's certificate.
3. 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.
4. Failure of transport that is not pre-booked or the failure of scheduled public transport in delays of less than 24 hours duration.
5. Anything that is excluded in the **GENERAL EXCLUSIONS**.

SECTION H - MISSED DEPARTURE

You are covered for:

Additional accommodation and travel expenses up to a maximum of £800.00 for each insured person, necessarily incurred in reaching your overseas destination or returning home if:

1. 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.
2. 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.
3. 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.

Coverage is also provided for the refund of non-recoverable deposits and other pre-paid holiday charges up to a maximum of £5,000.00, if as a result of the vehicle you are travelling in breaks down or is involved in an accident, or due to the failure of the public transport that you are travelling in you miss the departure of your pre-booked liveaboard accommodation.

You are NOT covered:

1. If you leave insufficient time to meet the check-in time specified by the transport provider or their agent.
2. 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.
3. 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.
4. For 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.
5. For anything that is excluded in **GENERAL EXCLUSIONS**.

SECTION J - LOSS OF PASSPORT

You are covered for:

The loss or theft of your passport while abroad during the period of insurance, and we will pay reasonable additional travel and accommodation expenses necessarily incurred abroad in obtaining a replacement passport.

Limit of amount payable

The total amount payable in respect of each Insured is £250.00.

You are NOT covered:

1. If you do not report your lost passport to the Police within 48 hours of discovering the loss.
2. For any loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities.
3. In respect of anything that is excluded in the **GENERAL EXCLUSIONS**.

SECTION K - LEGAL EXPENSES AND ADVICE

You are covered for:

Legal costs and expenses incurred by you in the pursuit of compensation and/or damages against a third party as a result of your death or personal injury that occurs during the period of insurance.

For any advice please telephone 01702 476902, but please note that complete control over the legal proceedings and the appointment and control of a solicitor shall be exercised by Dive Master Insurance Consultants Ltd or certain underwriters at Lloyd's.

Limit of amount payable

The total amount payable in respect of each Insured person is £25,000.00.

You are NOT covered for:

1. Costs in pursuance of any claims against a Tour Operator, Travel Agent, Insurers, Insurers Agent or Carrier.
2. Any costs or legal expenses that are incurred prior to the authorisation and approval of a claim by Dive Master Insurance Consultants Ltd.
3. Any claims where we consider your prospects of success in achieving a reasonable settlement are insufficient.
4. Any claim not reported to Dive Master Insurance Consultants Ltd within 180 days after the event giving rise to the claim.
5. Actions between members of the same family or household, or actions to enforce a judgement or legally binding decision.
6. Anything that is excluded in the **GENERAL EXCLUSIONS**.

SECTION M – HIJACK

You are covered for:

Up to £50.00 per full 24 hours, but up to a maximum of £500.00 for the duration of a hijack.

Limit of amount payable

The total amount payable in respect of each insured person is £500.00.

You are NOT covered:

1. If you or your family or your business connections have engaged in activities that could be expected to increase the risk of Hijack.
2. In respect of anything that is excluded in the **GENERAL EXCLUSIONS**.

SECTION O – PISTE CLOSURE

This section of the policy only operates between the dates of the 1st December and 30th April, and provides cover if there is a lack of snow at your ski resort and it closes, which prevents you from skiing. Coverage under this section remains in place for as long as these conditions exist at resort, but not exceeding the pre-booked period of insurance of your trip.

You are covered for:

1. 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.
2. 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

You are NOT covered for:

1. Claims where you have not obtained confirmation of resort closure from the local representative.
2. Claims where not all skiing facilities are totally closed.
3. Claims where the lack of snow conditions are known or is public knowledge at the time of effecting this insurance.
4. Anything that is excluded in the **GENERAL EXCLUSIONS**.

CONDITIONS

1. Cooling off period: If travel has not commenced and there are no claims under the policy, then the named insured(s) can cancel this certificate of insurance within the first 14 days from the date of issue of this certificate of insurance. **Thereafter no refund of premium shall be allowed.**

2. You must notify Underwriters through Dive Master Insurance Consultants Ltd as soon as possible after any bodily injury, illness, incident or unemployment or on the discovery of any loss or damage which may give rise to a claim under this policy. You must also inform us if you are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to us without delay.

3. You, or any person acting for you, must not negotiate, admit or repudiate any claim without our written consent.

4. The expense of supplying all certificates (including medical certificates), information and evidence which we may require will be borne by you or your legal representative. When a claim for bodily injury or sickness occurs, we may request, and will pay for, an Insured Person to be medically examined on behalf of Certain Underwriters at Lloyd's. We may also request, and will pay for, a post mortem examination if any Insured Person dies.

5. You must, at all times, take reasonable precautions to ensure the safety and supervision of your property. If it is lost or damaged whilst in the care of a transport company, authority or hotel you must report to them, in writing, details of the loss or damage.

If baggage is lost or damaged by an airline/handling agent then you must:

- (a) obtain a Property Irregularity Report in the first instance but in the case of irretrievably lost luggage then the airline/ handling agent will have to confirm this fact in writing.
- (b) give formal written notice of the claim to the airline as soon as is practically possible and retain a copy.
- (c) keep all travel tickets and tags for submission if a claim is to be made under this policy.

6. You should take all practicable steps to recover any articles lost or stolen.

7. If at the time of any incident which results in a claim under this policy, there is any other insurance covering the same loss, damage, expense or liability we will pay only our rateable share.

This condition does not apply to the SECTION C- PERSONAL ACCIDENT and SECTION J HOSPITAL INCONVENIENCE BENEFIT.

8. Certain Underwriters at Lloyd's are entitled to take over and conduct in your name the defence or settlement of any Legal Action. We may also take proceedings at our own expense and for our own benefit, but in your name, to recover any payment we have made under the policy to anyone else.

9. If an Insured Person or a person on whose state of health the holiday depends is undergoing medical treatment at the time the balance of the holiday cost becomes due, such person shall obtain from his/her usual medical practitioner a certificate confirming the Insured Person's fitness or ability to travel and the certificate must be retained for production in the event of a claim.

10. Where you are receiving medical treatment as a hospital in-patient during the six months preceding the holiday booking, it is a condition of this policy that you must obtain medical advice in the form of a letter from your doctor on the advisability of taking the holiday.

Your Right to Complain - Any complaint you may have regarding your policy or the way in which it has been sold to you may be addressed to:

Dive Master Insurance Consultants Ltd, 17-23 Rectory Grove, Leigh-on-Sea, Essex, SS9 2HA England

However if you are not satisfied with the manner in which your complaint has been dealt with you may ask the Complaints and Advisory Department at Lloyd's or the Financial Services Authority (FSA) to review your case without prejudice to your rights in law.

Complaints and Advisory Department, Lloyd's, 1 Lime Street, London, EC3M 7HA England Telephone 0207 327 1000

SECTION L - LOSS OF ACTIVITY DAYS

You are covered for:

Being unable to participate in pre-booked and pre-paid scuba dives or ski packages due to bodily injury or illness first occurring during the holiday/trip, in which case a proportionate refund of the pre-paid charges may be claimed. The Insured Person must produce a Doctor's Certificate stating the exact nature of the injury or illness and must confirm that the Insured Person is unfit to scuba dive or ski.

Limit of amount payable

The total amount payable in respect of each Insured person is £200.00.

You are NOT covered for:

1. Claims not verified by a Doctor's certificate.
2. Any injury or illness that renders the Insured person unable to scuba dive or ski which was in existence prior to the commencement of the holiday/trip.
3. The first 24 hours of scuba diving or skiing that is lost following the bodily injury or illness.
4. Anything that is excluded in the **GENERAL EXCLUSIONS**.

SECTION N – AVALANCHE DELAY

You are covered for:

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.

You are NOT covered for:

1. Anything that you are **NOT** covered for under **SECTION H - MISSED DEPARTURE**.
2. Anything that is excluded in the **GENERAL EXCLUSIONS**.

GENERAL EXCLUSIONS

This policy does not insure under any Section of this Insurance policy:

1. 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.
2. Claims of whatever nature directly or indirectly caused by
 - (a) ionising radiation or contamination by radioactivity from nuclear fuel or from any waste from the combustion of nuclear fuel.
 - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.
 - (c) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3. 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.
4. 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).
5. 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.
6. Bankruptcy, liquidation of any tour operator, travel agent or carrier/ transportation company.
7. 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.