



About Our Insurance Services

Dive Master Insurance Consultants Limited

Pro Diver Liability Insurance



Demands and Needs You require insurance to cover indemnity for all sums that you shall become legally liable to pay to Third Parties as a result of accidental Bodily Injury or Damage to Property occurring whilst engaged or instructing in recreational snorkel or sport diving 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 online or upon request to the address shown below and is subject to any other additional cover that may have been agreed. You are reminded that under the Data Protection Act we are not able to discuss or deal with your insurance affairs with a third party, whether or not related to you, without first receiving your written consent. Should you believe that it may be necessary to deal with your insurance affairs through a third party you are requested to obtain from us an appropriate authorisation form to be completed which will allow us to deal with your nominated representative.

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 **Fax:** +44 (0) 1702 471892 **Email:** sales@divemasterinsurance.com

Dive Master Insurance Consultants Limited is authorised and regulated by the United Kingdom Financial Conduct Authority, firm reference number 306316. Lloyd's (QBE Syndicate 1886 & 386) whose address is 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.

Features of Cover We cover indemnity 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. The period of cover is for one year as specified in the schedule within the certificate.

Benefits of Cover The limit of liability under this policy is \$10,000,000 or as specified in the schedule within the certificate for any one occurrence with coverage for unlimited legal representation costs and expenses in addition.

Excess \$1,000 any one claim

Claims Jurisdiction Worldwide but excluding North America.

Territorial Limits Worldwide but excluding North America.

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.