

COVERAGES RESUME

Your Scuba Medic card not only offers you insured coverages, but also access to a variety of benefits in which you can find:

- 24 hours emergency attention line
- Emergency management and payment of medical expenses worldwide Diving medical advice
- International assistance for evacuations
- Assistance in change of hotels y plane tickets
- Assistance in English, German and Spanish
- Diving related legal information
- International assistance in case of repatriation

Coverages:

Death:	€6,000
Total Dissability:	€6,000
Medical Expenses:	€50,000
Hiperbaric treatments:	€50,000 (unlimited in preferred providers)
Search and rescue expenses:	€30,000
Emergency repatriation:	€30,000
Liability:	€150,000

In case of an accident:

See instruction in the website www.scubamedic.com or call:

For immediate assistance, payment authorizations from hospitals or clinics and other emergency services please call Mayday +44 (0) 208050 1991

For assistance related to medical treatment costs already paid please call Segursub +34 971 695 592

This insured membership does not cover:

1 A Any claim that is not as a result of a Recreational Diving Accident

B Any person aged 70 years or over at the Date of Issue who has not been specifically accepted in writing under this insurance following medical examination to confirm fitness to dive

C Any claim where You were not Medically Fit to Dive prior to the commencement of the Recreational Diving activity.

2 Loss, damage, Accidental Bodily Injury, death, disease, illness, liability costs or expenses arising out of or in connection with any wilful, malicious or criminal act of the Insured Member or breach of any law or enactment by the Insured Member

3 Any claim arising if at the time of purchasing this insurance You have:

A any medical condition which Your Authoritative Diving Body states in their fitness to dive

questionnaire may be a contraindication to diving

B any pre-existing medical condition You were suffering from, recovering from or awaiting treatment for prior to Recreational Diving

4 Any claim caused by or arising from:

A pregnancy or childbirth in respect of any trip starting and/or finishing within twelve weeks of the expected date of birth.

B wilfully self-inflicted Injury or illness, effects of alcohol or drugs (other than prescribed by a physician in full recognition of the Insured Member's Recreational Diving activities) and/or any self-exposure to unnecessary risk (unless in an attempt to save human life).

C any psychiatric or mental illness, anxiety, depression or stress, eating disorders or related conditions and the consequence of a covered Accident leading to a mental or psychiatric disorder

D illness, sickness or disease not directly identifiable as a result of a Recreational Diving Accident

5 Death, Injury, illness or disablement directly or indirectly resulting from the Insured Member's suicide or attempted suicide or deliberate exposure to danger (except in an attempt to save human life) or the Insured Member's criminal act

6 Recreational Diving against medical advice

7 Any and all Injury sustained caused by a speargun or similar device when used in conjunction with SCUBA

8 Any freediving competition or national or international record attempts unless specifically agreed by the Insurer in writing

9 Any costs for non-emergency medical expenses when the Insured Member is fit to return to the country where they are legally domiciled. Further costs will then be considered under the After the Event Medical expenses benefit

10 Any diving:

A that is not carried out in accordance with the guidelines and recommendations for safe Recreational Diving practices as established by the Authoritative Diving Bodies

B That breaches Your Authoritative Diving Bodies depth recommendations associated with Your certification and /or Your provable experience by way of Your logged dive records.

C over 130 metres in depth unless expressly previously agreed in writing by the Administrator following a written submission

D without the correct diver certification and/or lack of provable experience by way of Your logged dive records

11 Any claim caused by or arising from:

A war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war or any act, condition or war like operation

B war like action by a regular or irregular military force or civilian agents, or any action taken by any government, sovereign or other authority to hinder or defend against an actual or expected attack

C insurrection, rebellion, revolution, attempt to usurp power or popular uprising or any action taken by governmental or martial authority in hindering or defending against any of these

D the discharge, explosion or use of a weapon of mass destruction employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason

12 Loss, destruction, damage, liability costs or expenses resulting from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds

13 Any claim caused by, contributed to or arising from:

A ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel

B the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

14 Any claim caused by, contributed to or arising from a Journey to a destination where the government of an EU state or state where You are resident has advised against all travel or all but essential travel.

15 Air travel other than as a passenger in a licensed aircraft being operated by a licensed commercial air carrier

16 Search and Rescue Costs that have not been authorised by the Assistance Company

17 Any claim caused by or arising out of a System Failure if a System Failure forms an identifiable element in the chain of events from which the loss arises whether or not it is the proximate cause of the loss.

System Failure shall mean malfunction or non-function of any mechanical and/or electronic system (whether or not the property of the Insured Member) caused by:

- i. the response of a computer to any date or date change or;**
- ii. the failure of a computer to respond to any date or date change or;**
- iii. the loss of or denial of access to any data either owned by the Insured Member or a third party;**
- iv. any loss or damage to or change or corruption of data or software.**

18 The Company shall not be liable for any computer virus or hacking into or degradation of or breach of security in or denial of access to a computer or computer system or website. The term Computer includes computer hardware, computer software, microchip, microchip processor, any electronic equipment and any device which gives or processes or receives or stores electronic instructions or information.

19 Any Medical Expenses incurred in a territory outlined in the "Dive Assist Diving Accident Membership Treatment Advice" at a medical facility not listed without the Assistance Company's prior approval

20 There will be no benefit paid by Insurers where doing so would breach any sanctions, prohibitions or restrictions imposed by law or regulation.

21 Any Injury/Accident not reported to the Claims Handler or Assistance Company within 31 days of the occurrence which may give rise to a claim under this insurance.

22 This insurance excludes any Accident that leads to broken bones or damage to the bones, teeth, braces or palate, broken vertebrae, damage to ligaments, tendons and muscles unless the Accident occurs in an unexpected and fortuitous way whilst performing the Recreational Diving activity with a licensed dive school or dive operator. The maximum sum recoverable for such injuries is €3,000 unless the IDEC level of cover is selected whereby a sublimit will not apply.

23 Illness, sickness or disease not directly identifiable as a result of a Recreational Diving Accident

24 Myocardial infarctions (heart attacks), brain haemorrhage, strokes, arterial occlusions except those caused by decompression sickness, and tinnitus.

25 Any and all claims notified or made after 30 days from the end of the Period of Insured Membership.

26 Claims made by residents of the USA, Canada and their territories or possessions for Accidents and costs arising in the USA, Canada and their territories or possessions.

27 Claims made outside of the Geographical Limits of the policy

28 Your insurance policy does not cover any claim in any way caused by or resulting from:

a) any World Health Organisation (WHO) designated pandemic, including

- Coronavirus disease (COVID-19)**
- any mutation or variation of Coronavirus disease (COVID-19)**
- Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)**
- any mutation or variation of SARS-CoV-2**

b) any fear or threat of any of the above

This document is a summary of coverage, to see the complete conditions of the insurance you can do so by downloading the complete conditions on the page www.scubamedic.com