

Dive Assist Diver Accident Insurance Insurance Product Information Document



Company: This insurance is underwritten by “Compensa Vienna Insurance Group” ADB Latvia branch. Vienibas gatve 87H, Riga, Latvia, LV-1004.

Membership insurance benefits are provided by master policy: DMICMP010320 (agreed by Company and SIA “Dive Assist Group” (Aspazijas bulvaris 20, Riga, Latvia, LV-1050)).

Law Applicable to Insured members: this policy shall be governed and interpreted in accordance with the law of Spain and shall be subject to the exclusive jurisdiction of Spanish Courts. The foregoing shall be understood without prejudice to any other law and jurisdiction applicable to the contract according to the law applicable, excluding the USA, Canada and its territories or possessions.

Product: Dive Assist Dive Accident Insurance

This document provides a summary of the cover, exclusions and restrictions. You will find all the terms and conditions, along with other important information in your policy documentation. The agreed sums insured are specified in your policy schedule.

What is this type of Insurance?

This is a recreational diving accident insurance policy to cover unexpected events that could occur whilst participating in a recreational dive e.g. needing medical treatment or hyperbaric chamber treatment. You can choose to either purchase a policy with a term lasting under one year, or an annual policy to cover several individual trips.



What is insured?

The policy covers the following:

- ✓ If you need emergency medical treatment
- ✓ If you need hyperbaric treatment
- ✓ If you need emergency evacuation/ repatriation
- ✓ If you need search and rescue service
- ✓ If you need reasonable transportation and accommodation costs
- ✓ If you lose one limb or sight in one eye or hearing in one ear
- ✓ If you lose two limb or sight in both eyes or hearing in both ears
- ✓ If you are permanently and totally disabled
- ✓ If you need medical treatment after you have returned home for an accident/injury suffered whilst diving



What is not insured?

- ✗ Any claim that is not as a result of a diving accident
- ✗ Recreational diving against medical advice
- ✗ Existing medical conditions that you haven't told us about, or existing medical conditions that you have told us about but which we have not agreed to cover
- ✗ Any Freediving competition or national or international record attempts unless specifically agreed
- ✗ Illness, sickness or disease not directly identifiable as a result of a driving accident
- ✗ Any and all injury sustained caused by a spear-gun or similar device when used in conjunction with scuba
- ✗ Events or situations you know about before taking out a policy
- ✗ Search and rescue costs unless the search and rescue has been instigated by or on behalf of the local coast guard, police or other national or international emergency service responsible for safety at sea



Are there any restrictions on cover?

- ! Any diving not in accordance with authoritative diving body guidelines (RSTC, CMAS, EUF affiliated dive associations)
- ! Diving below 130 metres in depth unless agreed
- ! Diving without the correct diver certification and/or lack of provable experience by way of your logged dive records
- ! In the event of a diving accident in one of the territories listed in the International Treatment Advice you must attend one of the medical facilities listed within the wording
- ! If you suffer a recreational diving accident during the period of insurance, you must obtain written confirmation that you have been deemed fit to dive from an approved diving medical physician following your accident, before coverage may be reinstated under the policy



Where am I covered?

- ✓ Worldwide excluding
 - Excluding any law suit brought against the Insured Member in the USA and Canada, their territories and possessions.
 - Excluding 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.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out or make changes to the policy
- For medical assistance whilst abroad, you must call our assistance number +34 856940203 before obtaining help or as soon as you possibly can
- You must tell us as soon as reasonably possible of any event which may result in a claim
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy. Failure to do so could affect your cover and any amount paid as a claim



When and how do I pay?

Full payment is required when you take out the policy even if your trip is not until a future date. You can pay in full by credit or debit card or through an affiliated Dive Assist Trade Member Centre



When does the cover start and end?

Cover will begin on the start date stated on the policy schedule and end on the end date specified on your Insured Member schedule



How do I cancel the contract?

Cancellation of insured membership by the Insured Member is only available prior to inception of cover. If You notify the Administrator prior to the inception date You will receive a full premium refund and the insured membership will be treated as though it had never existed.

To obtain a refund please contact the Administrator Dive Master Insurance Consultants.:

Dive Master Insurance Consultants,
17-23 Rectory Grove, Leigh-on-sea, Essex, SS9 2HA, UK
Telephone 44+ (0) 1702 476 902
Email: sales@divemasterinsurance.com

After the expiry of your 14 days statutory cooling-off period you continue to have the right to cancel your policy at any time but without the right to a refund of premium.