

# About Our Insurance Services

## Dive Master Insurance Consultants Limited

### Pro Diver Liability Insurance

### Policy Summary



The information provided in this Key Facts document is key information which you should read.

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.

The Insurance cover from the Policy is valid for the duration as specified in your Policy Schedule. You may need to review and update your Policy Schedule periodically to ensure adequacy of cover.

This policy is underwritten by Dive Master Insurance Consultants Limited acting as an agent of Ascot Underwriting Limited .

This policy is insured 100% by Ascot Syndicate 1414 at Lloyd's managed by Ascot Underwriting Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

#### Significant Features and Benefits of Cover

This policy provides cover for Public Liability and will cover you against all sums that you shall become legally liable to pay to Third Parties in excess of the first \$1000 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.

Cover provided by this policy is extended for:

- Any principal of the insured where liability arises solely out of such recreational snorkel or sport diving
- Liability arising from any instruction or advice given by or on behalf of the insured in the course of such recreational snorkel or sport diving
- Liability arising out of the use of standard manufacturers diving equipment and breathing gases supplied to a participant

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.

#### How to make a claim

You should give notice in writing to the insurer as soon as practical but in any event within thirty (30) days from receipt of notice of any impending inquest, fatal accident inquiry, prosecution or other legal proceedings that includes alleged bodily injury or within thirty (30) days on the actual knowledge of any death or bodily injury to any person.

Please contact: DWF (TG) Ltd, Redcliff Quay, 120 Redcliff Street, Bristol, BS1 6HU

**Claims Telephone:** +44 (0) 117 428 9556

**Email:** [Ascot@dwfclaims.com](mailto:Ascot@dwfclaims.com)

#### Complaints

There are established procedures for dealing with complaints and disputes regarding **insured's** policies or claims. All policyholders can take advantage of the complaints service.

This policy is underwritten by Dive Master Insurance Consultants Limited acting as an agent of Ascot Underwriting Limited . In the event that the **Insured** wish to make a formal complaint the **Insured** should contact the Compliance Officer at Dive Master Insurance using one of the following options:

a) In writing (letter or email) to the address shown below; or

b) By telephone to the telephone number shown below

The Compliance Officer  
Dive Master Insurance  
Kingsbridge House  
17-23 Rectory Grove  
Leigh-on-sea, Essex, SS0 9SD  
United Kingdom  
Email: [complaints@divemasterinsurance.com](mailto:complaints@divemasterinsurance.com)  
Tel: +44(0) 1702 476902

Once the **insured's** complaint is received Dive Master Insurance shall attempt to respond within 10 working days from the date of receipt but in any event no later than 15 days from date of receipt.

If this does not resolve the matter or the **insured** is not satisfied with the way a complaint has been dealt with, the **insured** should contact Lloyd's Australia Limited:

Lloyd's Australia Limited  
Level 9  
1 O'Connell Street  
Sydney NSW 2000  
Australia  
Telephone Number: (02) 8298 0783  
Email: [idaustralia@lloyds.com](mailto:idaustralia@lloyds.com)

The **insured's** complaint will be considered and the insured will be notified of Lloyd's Australia's decision within 15 business days of the date the **insured** advises that the **insured** wants their complaint reviewed, provided Lloyd's Australia has all necessary information and has completed any investigation required.

If the **insured** is still not satisfied with the outcome once the complaint has been reviewed by Lloyd's Australia Limited, the **insured** can lodge a complaint with:

- The Financial Ombudsman Service Australia (FOSA) if lodged before 1 November 2018:

Online: [www.fos.org.au](http://www.fos.org.au)  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Phone: 1800 367 287  
Mail: Financial Ombudsman Service Limited. GPO Box 3 Melbourne VIC 3001  
or

- The Australian Financial Complaints Authority if lodged on or after 1 November 2018:

Online: [www.afc.org.au](http://www.afc.org.au)  
Email: [info@afc.org.au](mailto:info@afc.org.au)  
Phone: 1 800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

**How much will this procedure cost you?**

This service is free of charge to policyholders

