

# Dive Local Insurance Policy



## Insurance Product Information Document

IDA Insurance Limited is registered in Malta and is authorised and regulated by the Malta Financial Services Authority to carry on General Business of Insurance under the Insurance Business Act, 1999.

Company: IDA Insurance Limited

Product: Dive Local Insurance Policy

For complete pre-contractual and contractual information about the product, you should refer to the Insurance Policy documents. You should read the Insurance Policy, Policy Schedule and any Endorsements carefully, keep them in a safe place and refer to them should a Policy service be required, or a claim occur.

### What is this type of insurance?

The Insurance Policy provides cover to the Insured/s named on the Policy Schedule for Diving Emergency and Third-Party Liability. This Insurance Policy is a Secondary Insurance; this means that it is designed to cover risks not ordinarily covered by traditional health or travel insurance plans.



### What is insured?

#### Section 1: Diving Risks

- ✓ Emergency Medical Treatment and Medical Evacuation inside your Country of Residence
- ✓ Specialised medical treatment up to 30 days from the date of the incident
- ✓ Search & Rescue of the missing diver including Cave Diving
- ✓ Prosthesis necessary after an Insured Incident
- ✓ Death Benefit and Permanent Total Disablement if cover is purchased and the additional premium paid

#### Assistance Following a Diving Accident (applicable to Section 1)

- ✓ Medical Assistance – we will explain your medical condition to your family or employer
- ✓ Transmission of urgent messages to your family

#### Section 2: Third Party Liability

- ✓ Covers sums you are legally liable to pay to third parties who have suffered bodily injury or damage to property arising out of your Diving Activities
- ✓ Representation at any Coroner's Inquest, or Fatal Accident Inquiry
- ✓ Defending any proceedings in any Court of Summary Jurisdiction



### What is not insured?

#### Section 1: Diving Risks

- ✗ Commercial Diving and Professional Fishing
- ✗ Competitions of any kind unless approved by us
- ✗ Diving Activities outside the definition of Recreational and Professional Diving
- ✗ Use of underwater transport craft except for underwater scooters for individual use
- ✗ Pregnancy and its consequences
- ✗ Pre-existing medical conditions

#### Section 2: Third Party Liability

- ✗ Filling of tanks, leasing or renting diving equipment
- ✗ Property owned by the Insured or in the Insured's care, custody or control
- ✗ Fines, penalties or punitive damages
- ✗ Incidents arising out of Professional Diving and Spearfishing



## Are there any restrictions on cover?

- ! Any person aged 75 or over
- ! Cover is restricted for diving accidents occurring inside the insured's declared Country of Residence
- ! Medical Expenses and other costs will not be incurred by the insurer if the insured is covered by the national medical services inside the Country of Residence
- ! Bodily injury, liability costs or expenses arising out of criminal act by the Insured.
- ! Claim/s arising out of pre-existing medical condition
- ! Wilfully self-inflicted injury, alcoholism or drug abuse
- ! Cancerous, cardiovascular, cerebrovascular, renal, respiratory, psychiatric or mental illness, hernias
- ! Where you have been advised of a terminal prognosis
- ! HIV or any HIV related illnesses, AIDS and sexually transmitted diseases
- ! Suicide or attempted suicide
- ! Gross negligence
- ! Pandemic and/or epidemic diseases of any kind
- ! Bodily injury, liability costs or expenses arising out of Civil Commotion or Terrorism



## Where am I covered?

This Policy provides cover in:

- ✓ Section 1: Diving Risks: Worldwide Cover
- ✓ Section 2: Third Party Liability: Inside your Country of Residence



## What are my obligations?

- In the event of a claim notify the claim not later than 14 days from the date of the incident
- In the event of a claim, give all the information and assistance that the Insurer may require
- Comply with all deadlines set by the Insurer or any court or legally empowered authority
- Take all reasonable precautions to prevent anything happening which may give rise to a claim
- Not undertake any Diving Activity against medical advice



## When and how do I pay?

The premium is to be paid online when you purchase the Insurance Policy



## When does the cover start and end?

Provided the Premium has been paid, the Insurance Policy will come into force at 00:00 on the day indicated on the Policy Schedule. The Insurance Policy lasts for one year from the date of inception and automatically ends at the expiry date indicated on the Policy Schedule



## How do I cancel the contract?

You have a right to cancel the contract within 14 days from Insurance Policy inception date and, provided that a claim has not been made and you have not travelled and/or dived, the premium will be refunded in full. Notice of cancellation must be sent in writing as indicated on the Insurance Policy terms and conditions.

If you wish to cancel the Insurance Policy, after the 14 days cooling-off period has elapsed, we will require 30 days' notice of the cancellation, after which time we will reimburse a proportion of the Premium for the unexpired Period of Insurance subject to no claims having been notified.

## Contact Details

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