

# Professional Diving Insurance

## Insurance Product Information Document



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

Company: IDA Insurance Ltd

Product: Professional Diving Insurance Policy

For complete pre-contractual and contractual information about the product, you should refer to the Policy documents. You should read the 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 Policy provides cover to the Insured/s named on the Policy Schedule for Diving Emergency, Non-Diving Emergency and Travel Assistance Abroad, Legal Expenses 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

- ✓ Worldwide Emergency Medical Treatment
- ✓ Medical Evacuation
- ✓ Repatriation of convalescing diver/deceased
- ✓ 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
- ✓ Daily Allowance for hospital stay during therapy
- ✓ Death Benefit
- ✓ Permanent Total Disablement
- ✓ Emergency interpreter cost

#### Section 2: Non-Diving Emergency and Travel Assistance Abroad

- ✓ Emergency medical evacuation
- ✓ First Medical Assessment costs with/without hospitalization
- ✓ Medical Expenses for inpatient care
- ✓ Medical Expenses for outpatient care
- ✓ Repatriation of the deceased
- ✓ Medical Repatriation

#### Section 1: Diving Risks & Section 2: Non-Diving Emergency and Travel Assistance Abroad

- ✓ Round trip travel ticket for one person to reach the Insured in case of hospitalisation
- ✓ Escorted return of Minor Children
- ✓ Additional return expenses for the Insured and/or travel companion

#### Section 3: Legal Expenses

- ✓ Legal assistance and reimbursement of legal costs including technical reports in relation to criminal and civil proceedings arising out of your Diving Activities

#### Section 4: 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



### What is not insured?

#### Section 1: Diving Risks

- ✗ Commercial Diving, 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: Non-Diving Emergency and Travel Assistance Abroad

- ✗ Motorcycling and quad biking accidents
- ✗ Air travel other than as a passenger in a licensed commercial aircraft
- ✗ Participating in professional or hazardous sports
- ✗ Dental treatments, except for immediate relief of pain
- ✗ Pregnancy and its consequences
- ✗ Pre-existing medical conditions

#### Section 3: Legal Expenses

- ✗ Claim reported to the Insurers more than 180 days after the Insured Incident
- ✗ Costs and expenses incurred before the Insurer's written acceptance
- ✗ Fines, penalties or a claim made against the Insurers
- ✗ Claims arising from an Insured's dishonesty or violent behavior
- ✗ An application for a judicial review

#### Section 4: 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



### Are there any restrictions on cover ?

- ! Any person aged 75 or over
- ! Cover is not available to any person who is resident outside DAN Europe Territories
- ! Bodily injury, liability costs or expenses arising out of criminal act by the Insured.
- ! Claim/s arising out of a non-declaration of a material fact
- ! 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
- ! 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: Non-Diving Emergency: Journeys outside your Country of Residence
- ✓ Section 3: Legal Expenses: Worldwide Cover except for any claim made or instituted within all jurisdictions of United States of America or Canada
- ✓ Section 4: Third Party Liability: Worldwide Cover except for any claim made or instituted within all jurisdictions of United States of America or Canada



### What are my obligations?

- Disclose all material facts to the Insurer. A material fact is one which is likely to influence the cover provided
- In the event of a claim (except for those under Section 3: Legal Expenses) notify the claim within 14 days from the date of the incident or within 14 days of you returning from a Journey, if the incident occurred during a Journey
- In the event of a claim under Section 3: Legal Expenses, report the claim within 180 days of becoming aware of the Insured Incident
- In the event of a claim, give all the information and assistance that the Insurers may require
- Comply with all deadlines set by the Insurers 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 or Journey against medical advice



### When and how do I pay?

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



### When does the cover start and end?

Provided the Premium has been paid, the Policy will come into force at 00:00 on the day indicated on the Policy Schedule. The 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 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 Policy terms and conditions.