

Diving Equipment Insurance



Insurance Product Information Document Product: Westfield Diving Equipment

This insurance is provided by Westfield Sub Aqua & Marine Insurance Services Ltd on behalf of Ark Syndicate Management Limited (syndicate 4020 at Lloyd's) which is registered in the UK. Ark Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Reference Number: 461952.

The following summary does not contain the full terms and conditions of the contract which can be found in your certificate documentation. The agreed sums insured are specified in your certificate schedule.

What is this type of insurance?

The insurance is designed to insure your diving equipment against various perils occurring during the period of insurance stated in your schedule. Cover will only be provided for the benefits you select. A brief summary of what is covered is outlined in the section below.



What is insured?

- PART A:
- ✓ **THEFT**
To cover forcible and/or violent theft of your diving equipment.
 - ✓ **ACCIDENTAL LOSS OR DAMAGE**
To cover loss or accidental damage to your diving equipment.
 - ✓ **EMERGENCY JETTISON**
Cover in the event of emergency jettison of your diving equipment whilst in use.
 - ✓ **TRANSIT COVER**
To cover accidental loss or damage to your diving equipment whilst in transit by air, sea or road, whether in your custody or in the custody of the carrier.
- PART B:
- ✓ **HIRE OF DIVING EQUIPMENT**
To cover the cost of hiring diving equipment following a loss under Part A.
- PART C:
- ✓ **Not Applicable To Clubs**
 - ✓ **PERSONAL ACCIDENT.**
Payable in event of accidental death or permanent total disablement whilst participating in sub-aqua activities.



What is not insured?

- ✗ The first GBP50 of each and every loss for theft.
- ✗ The first GBP25 of each and every loss, each Insured Person. For accidental loss or damage or emergency jettison or in transit.
- ✗ Diving Equipment left Unattended unless in a locked building, house, garage, boat cabin or locker, hotel room, boot of a car or panel van where the equipment is out of sight.
- ✗ Any claim not reported to the Police within 24 hours of discovery and a Police incident number obtained or equivalent confirmation in accordance with local custom or practice.
- ✗ Any claim arising from the confiscation or detention by customs or any other authority.
- ✗ Any claim in respect of Diving Equipment otherwise insured, whether specifically or not.
- ✗ Any claim for loss or damage whilst in the custody of a carrier, unless reported to the carrier within 24 hours and a report obtained.
- ✗ Any claim where the Diving Equipment has not been used or serviced in accordance with the manufacturer's recommendations.
- ✗ Any claim for flooding of camera equipment unless in conjunction with accidental damage.
- ✗ See the Restrictions in cover section of this document.
- ✗ Any claim whilst the Insured Person is participating in Military, Air Force or Naval Service or Operations (other than reserve or volunteer training).
- ✗ Any claim directly or indirectly caused or contributed to by an Insured Person's intentional self-injury, suicide or attempted suicide, or from an Insured Person's own criminal act or whilst engaged or taking part in civil commotions or riots of any kind.



Are there any restrictions on cover?

- ! Endorsements may apply to your insurance.
- ! Anything arising from sub-aqua activities due to the Insured Person's failure to comply with the current safety recommendations of the Insured Person's diving association.
- ! Anything where the Insured Person's sub-aqua activities are not for recreational, private, pleasure and amateur purposes only, other than instructors teaching diving for recreational, private, pleasure and amateur purposes.
- ! There is a limit payable for each item, pair or set of articles. This limit is shown in your schedule.
- ! Payment shall not be made under more than one of the items of the Schedules of Compensation in respect of the consequences of one accident.



Where am I covered?

- ✓ The insurance shall only be operative in England, Wales, Scotland, Northern Ireland and the Channel Islands, but is extended to include up to a maximum of 90 days outside these limits during the Period of Insurance.



What are my obligations?

- The information you give to Westfield Sub Aqua & Marine Insurance Services Ltd must be accurate and correct to the best of your knowledge.
- You must pay the premium to Westfield Sub Aqua & Marine Insurance Services Ltd.
- This is a summary document only. You must read the Certificate of Insurance in order to fully understand the terms, conditions and exclusion of the contract you have entered into.



When and how do I pay?

- You must make payment before commencement of the insurance or prior to renewal date.
- You can pay for the product by either cheque, debit/credit card or bank transfer.
- You can call Westfield (Sub Aqua & Marine) Insurance Services Limited on +44 (0) 1483 237827.



When does the cover start and end?

The insurance cover is usually for a 12 month period, but the start date and end date will be shown in your Schedule.



How do I cancel the contract?

If the Period of Insurance is less than 3 months and/or cover has been purchased to insure a specific event/activity: -

- You can cancel the insurance from inception and receive a full refund of premium and tax (where applicable) if the certificate and schedule is returned to Westfield Sub Aqua & Marine Insurance Services Ltd at the address shown in the Schedule within 14 days of receipt or prior to the trip commencing or the activity taking place, whichever the earlier.
- There will be no refund after this time or if a claim is made.

If the Period of Insurance is 3 months or longer: -

- You can cancel the insurance from inception and receive a full refund of premium and tax (where applicable) if the certificate and schedule is returned to Westfield Sub Aqua & Marine Insurance Services Ltd within 14 days of receipt.

There will be no refund after this time or if a claim is made. However should you believe that there are legitimate reasons to have cancelled mid-term, then they may request a refund and this will be considered at the Underwriters' discretion.