

DETAILS OF INSURANCE COVER

Please find below the level of cover offered by Dive Master Trip Travel and IDEC Diving Insurance. These details are given for indication purposes. Please ensure that you check the policy documents that you receive.

Travel Insurance Cover Provided

Baggage and Dive Equipment	£2,500
Replacement Hire	£300
Delayed Baggage	£150 (Emergency essential replacement)
Personal Money	£500
Personal Accident	£25,000
Personal Liability	£2,000,000
Medical & Emergency Expenses	£2,000,000
Cancellation or Curtailment	£3,000
Delayed Departure	£150 (or £3,000 for abandonment)
Missed Departure	£800
Hospital Inconvenience Benefit	£1,000 (£20 per day)
Loss of Passport	£250
Legal Expenses and Advice	£25,000
Loss of Activity Days	£500
Hijack	£500 (£50 per day)
Adverse Weather	£200

IDEC Cover Provided

Emergency Medical Expenses & Hyperbaric Treatment	£100,000
Emergency Air Evacuation or Repatriation	£75,000
Search & Rescue	£50,000
Reasonable Transportation Costs and Additional Accommodation Expenses	£5,000
After the Event Medical Expenses	£50,000 (Subject to agreement by the Claims Administrator)

Divers over the age of 70 must provide a valid (current and dated within the last year and to cover the whole period of travel) annual fitness to dive medical certificate signed by a Diving Doctor who must be a member of the UK Sport Diving Medical Committee or HSE approved Diving Doctor.

MEDICAL DETAILS - Important Information - Please read!

Please note the following prior to taking out the policy:

All IDEC applicants must be able to answer 'NO' to all of the following questions:

1. Have you previously suffered from any diving accident or injury?
2. Are you suffering from any condition which may render you as unfit to dive?
3. Have you or any person to be insured on this policy been prescribed any medication, received any treatment, undergone any investigations or attended any consultations with a GP or specialist for ANY medical conditions during the last 12 months other than common colds or flu?

All Travel applicants must be able to answer 'NO' to all of the following questions:

1. Are you currently suffering from any medical condition which may render you unfit to travel?
2. Have you, or any person to be insured on this policy, suffered from or received any form of medical advice, treatment or medication for any heart related, blood circulatory, diabetic, breathing, musculoskeletal, psychiatric or psychological condition (including anxiety or depression), within the last five years?
3. Have you, or any person to be insured on this policy, had treatment or hospital consultation for any cancerous condition within the last five years?
4. Are you, or any person to be insured on this policy, currently receiving, or on a waiting list for, inpatient treatment?
5. Have you or any person to be insured on this policy been prescribed any medication, received any treatment, undergone any investigations or attended any consultations with a GP or specialist for ANY medical conditions during the last 12 months other than common colds or flu?

If a member of your party answers Yes to any of the above but their prescribed medication is only for Cholesterol, Thyroxin for Thyroid Conditions, HRT, Acid Reflux or contraception then this does not need to be declared.

All guests who are taking other prescribed medication must provide Regaldive with the following details:

1. Name of Guest applying for Dive Master Insurance
2. A brief summary of your medication and medical condition.
3. Please also include with your application your valid 'fit to dive' certificate from an Approved Dive Master Diving Physician. Regaldive will contact Dive Master for a final decision on coverage for you and confirm by return.

Close relatives or business associates whose health may affect the trip

If at the time of taking out this insurance, or booking the trip if this was later, you are aware that your travel may be cancelled or curtailed because of deteriorating health of a close relative or business associate for which he or she:

1. Was receiving treatment at a hospital, other than routine hospital check-ups for a stable condition, at regular intervals, which have been arranged beforehand.
2. Was awaiting a hospital consultation or treatment, other than routine check-ups for a stable condition, at regular intervals, which have been arranged beforehand.
3. Had been given a terminal prognosis, or have been told that their condition is likely to deteriorate in the next 12 months.

Dive Master will not pay any claim you or any insured person makes in relation to/or arising from the medical condition of the close relative or business associate, unless it has been declared to us and specifically agreed by underwriters.

No Depth Limits

There are no depth limits on IDEC! We simply ask that dives are carried out within the guidelines and recommendations established by your authoritative diving body. If you want to dive deeper than 130 metres, a full dive profile, proposed safety and support measures must be submitted to underwriters for agreement. Please send these to Regaldive who will obtain confirmation from Dive Master for you. Do not dive within 24 hours of your return flight.

Purchasing a policy

If you are happy that you have confirmed all of the above, please contact Regaldive and we will be able to issue your policy. Regaldive will then take payment for your insurance and cancellation cover will come into effect immediately with the other benefits starting at the start date of your policy.

Cooling Off Period

Please note there is a 14 day cooling off period on all Dive Master Insurance policies, so please read through your policy details and ensure the policy is right for you.

Annual Policy

Alternatively if you would like to book an annual policy you can log on via the link below to obtain a quote through Regaldive with Dive Master. Unfortunately we are unable to sell an annual policy over the phone but we are able to offer this online at a discounted rate with Dive Master.