



Dive Master Insurance Policy Schedule


Reason for issue: Renewal

Policy Number: DMI/114668/16	Policy wording Reference: INDUK010216
Period of Insurance: From: 21 July 2016 to 20 July 2017 Both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon	
Issue no: 01	Effective from: 21/07/2016
Issue date: 27 July 2016	

Contract Parties

UMR: B6991SC02015S01

Insurer:	Syndicate DTW1991 at Lloyd's.
Coverholder	Dive Master Insurance Consultants Limited who act as an agent of DTW 1991 Underwriting Limited in respect of this insurance under Binding Authority B6991SCO2014S01.
Insured:	British Freediving Association
Address:	C/o 106 Garth Road, Morden, Greater London, SM4 4LR, UK
Subsidiary companies:	
Subsidiary Addresses:	
Business Description:	The Business: British Freediving Association, their committee and members for the being are for the purpose of this insurance considered to be co-insureds of equal standing. Risks covered are the organisation of, supervision and tuition by qualified free diving instructors of, underwater swimming skills and competitions. Members are covered to recreationally freedive, when they are carrying our pool training and are also covered to set up BFA affiliated clubs. The policy will provide cover for the provision of octopush, finswimming and spearfishing (with a buddy).

Annual Policy Premium	£483.00	Signed by and on behalf of Syndicate DTW1991 at Lloyd's.  Dated in London 27 July 2016
Adjustable / Non-adjustable	Non Adjustable	
Premium payable by this transaction	£483.00	
Tax	£45.88	
Policy Fee	£30.00	
Total Payable	£558.88	
Payment Date:	45 days after the 'From' date set out under the Period of Insurance above	

Risk Details

Insured section	Cover	Limit of Indemnity
<u>A - Public liability</u>	Insured	£2million any one occurrence with costs and expenses in addition
<u>B - Products liability</u>	Not Insured	any one claim and in the aggregate with costs and expenses in addition
<u>C - Pollution liability</u>	Insured	£2million any one occurrence and in the aggregate with costs and expenses in addition
Combined single limit Insured sections A, B and C:		£2million any one insured event with costs and expenses in addition

Excesses

A - Public liability - £1,000 any one claim	B - Products liability - £1,000 any one claim	C - Pollution liability - £1,000 any one claim
Claim Jurisdiction:	World-wide but excluding North America and Canada	
Territorial Limits:	World-wide	
Policy Law and Jurisdiction (clause 9.2)	English Law and Jurisdiction	
Date of written proposal/application	25 July 2016	

Claim Notification:	<p>Syndicate Claims Manager, Syndicate DTW1991 at Lloyd's, 5th Floor, Fountain House, 130 Fenchurch Street, London , EC3M 5DJ</p> <p>Tel: +44(0) 20 7780 5850 Fax: +44 (0) 20 7283 9872</p> <p>Email: newclaims@DTW1991.com</p>
Complaints:	<p>If the insured has a question or complaint about this insurance or the conduct of its broker, they should contact that broker in the first instance.</p> <p>Alternatively, if the insured wishes to contact the insurer directly to make a formal complaint the insured should contact the Compliance Officer at Syndicate DTW1991:</p> <p>(a) in writing (letter or email) or;</p> <p>(b) by telephone</p> <p>Once the Insured's complaint is received Syndicate DTW1991 shall attempt to respond within 10 working days from the date of receipt but in any event no later than the response time stipulated by any instructions received from the relevant UK regulator.</p> <p>If the insured is not satisfied with the syndicate's response to their complaint they can refer the matter to Lloyd's. Their address and contact details are as follows:-: The Policyholder and Market Assistance Department at: Lloyd's, One Lime Street , London, EC3M 7HA Telephone 020 7327 5693, e-mail complaints@lloyds.com.</p> <p>If the insured is not satisfied with Lloyd's response and is an eligible complainant the Insured may contact: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel: +44 20 7964 0500</p>

Employers' Liability Endorsement

Policy Wording Reference: UKEL010516

It is hereby noted and agreed that by virtue of the premium detailed below having been paid Employers' Liability is covered as per the statutory terms laid out in the attached Certificate of Employers' Liability.

Insured Section	Limit of Indemnity	Premium
Employers Liability		N/A
IPT		
Total		

Statutory Disclosure

Insurer: Syndicate DTW1991 at Lloyd's is managed by R&Q Managing Agency Limited. R&Q Managing Agency Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No: 22442.
R&Q Managing Agency Limited is registered in England No: 04690709.
Registered Office: 110 Fenchurch Street, London, EC3M 5JT

Coverholder: Dive Master Insurance Consultants Limited is authorised and regulated by the Financial Conduct Authority No: 306316
Dive Master Insurance Consultants Limited is registered in England No: 02658166
Registered Office: Kingsbridge House, 17-23 Rectory Grove, Leigh-on-Sea, Essex, SS9 2HA



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and regulated by the Financial Conduct Authority and
the Prudential Regulation Authority