



## Dive Master Insurance Policy Schedule


**Reason for issue: Renewal**

<b>Policy Number:</b> DMI/152404/18	<b>Policy wording Reference:</b> INDUK010718
<b>Period of Insurance:</b> From: 21 July 2018 to 20 July 2019 Both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon	
<b>Issue no:</b> 01	<b>Effective from:</b> 21/07/2018
<b>Issue date:</b> 20 July 2018	

**Contract Parties**

**UMR: B6991SC02017S01**

<b>Insurer:</b>	Syndicate DTW1991 at Lloyd's.
<b>Coverholder</b>	Dive Master Insurance Consultants Limited who act as an agent of DTW 1991 Underwriting Limited in respect of this insurance under Binding Authority B6991SC02017S01
<b>Insured:</b>	<b>British Freediving Association</b>
<b>Address:</b>	<b>C/o 106 Garth Road, Morden, Greater London, SM4 4LR, UK</b>
<b>Subsidiary companies:</b>	
<b>Subsidiary Addresses:</b>	
<b>Business Description:</b>	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).

<b>Annual Policy Premium</b>	£483.00	<p>Signed by and on behalf of <b>Syndicate DTW1991 at Lloyd's.</b></p>  <p><b>Dated in London</b> 20 July 2018</p>
<b>Adjustable / Non-adjustable</b>	Non Adjustable	
<b>Premium payable by this transaction</b>	£483.00	
<b>Tax</b>	£57.96	
<b>Policy Fee</b>	£30.00	
<b>Total Payable</b>	£570.96	
<b>Payment Date:</b>	30 days after the 'From' date set out under the <b>Period of Insurance</b> above	

## Risk Details

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

## Excesses

<b>A - Public liability - £1,000</b> any one claim	<b>B - Products liability - £1,000</b> any one claim	<b>C - Pollution liability - £1,000</b> any one claim
<b>Claim Jurisdiction:</b>	<b>World-wide</b> but excluding <b>North America and Canada</b>	
<b>Territorial Limits:</b>	<b>World-wide</b>	
<b>Policy Law and Jurisdiction</b> (clause 9.2)	<b>English Law and Jurisdiction</b>	
<b>Date of written proposal/application</b>	19 July 2018	

<b>Claim Notification:</b>	<p><b>Syndicate Claims Manager, Syndicate DTW1991 at Lloyd's, 71 Fenchurch Street, London , EC3M 4BS</b></p> <p><b>Tel: +44(0) 20 7780 5850</b> <b>Email: <a href="mailto:newclaims@DTW1991.com">newclaims@DTW1991.com</a></b></p>
<b>Complaints:</b>	<p>If the <b>insured</b> 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 <b>insured</b> wishes to contact the <b>insurer</b> directly to make a formal complaint the <b>insured</b> should contact the Compliance Officer at Syndicate DTW1991:</p> <p>(a) in writing (letter or email) or; (b) by telephone</p> <p>Once the <b>Insured's</b> 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 <b>insured</b> 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 <a href="mailto:complaints@lloyds.com">complaints@lloyds.com</a>.</p> <p>If the <b>insured</b> is not satisfied with Lloyd's response and is an eligible complainant the <b>Insured</b> may contact: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel: +44 20 7964 0500</p>

**Employers' Liability Endorsement****Policy Wording Reference:**INDUK010718

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.

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

**Statutory Disclosure**

**Insurer:** Syndicate DTW1991 at Lloyd's is managed by Coverys Managing Agency Limited. Coverys Managing Agency Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No: 22442.  
Coverys Managing Agency Limited is registered in England No: 04690709.  
Registered Office: 71 Fenchurch Street, London, EC3M 4BS

**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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**A Coverys Syndicate**  
Coverys Managing Agency Limited  
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Authorised by the Prudential Regulation Authority  
and regulated by the Financial Conduct Authority and  
the Prudential Regulation Authority