

Dive Accident Insurance for Student (Freediving Stage)

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: Dive Accident Insurance for Student

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 student for Diving Emergencies. 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
- ✓ Emergency Medical Evacuation
- ✓ Search & Rescue of the missing diver
- ✓ Specialised medical treatment up to 30 days from the date of the incident
- ✓ Permanent Disability
- ✓ Extra Hotel & Travel Costs
- ✓ Return to Hotel/Resort



What is not insured?

Section 1: Diving Risks

- ✗ Diving Activity not carried out during the diving course specified on the Policy Schedule
- ✗ Participating in professional or hazardous sports
- ✗ Pregnancy and its consequences
- ✗ Pre-existing medical conditions
- ✗ Diving beyond 100m depth for variable weight and beyond 70m depth for constant weight



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 Worldwide cover



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, 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, 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 on the day indicated on the Policy Schedule. The Policy ends when the Freediving stage course is completed or up to a maximum of 7 days from the Policy inception date whichever is the earliest.



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.