

COVERAGES RESUME

Your Scuba Medic card not only offers you insured coverages, but also access to a variety of benefits in which you can find:

- 24 hours emergency attention line
 - Emergency management and payment of medical expenses worldwide Diving medical advice
 - International assistance for evacuations
 - Assistance in change of hotels y plane ticket
 - Assistance in English, German and Spanish
 - Diving related legal information
 - International assistance in case of repatriation
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Coverages:

Death:	€6,000
Total Dissability:	€6,000
Medical Expenses:	€50,000
Hiperbaric treatments:	€50,000 (unlimited in preferred providers)
Search and rescue expenses:	€30,000
Emergency repatriation:	€30,000
Liability:	€150,000

In case of an accident:

See instruction in the website www.scubamedic.com or call:

For immediate assistance, payment authorizations from hospitals or clinics and other emergency services please call NGS +44 (0) 207 183 8910 or send an email to: ops@northcottglobalsolutions.com

For assistance related to medical treatment costs already paid please call Segursub +34 971 693 930

EXCLUSIONS This insurance does not provide coverage for any Accident resulting directly or indirectly from:

1. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
2. Radioactive contamination of any nature.
3. The discharge, explosion or use of a weapon of mass destruction employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason
4. Persons aged 70 years or over who have not been specifically accepted under this insurance following medical examination to confirm fitness to dive.
5. Willfully self-inflicted injury or illness, effects of alcohol or drugs (other than prescribed by a physician in full recognition of the Insured's Recreational Diving Activities) and/or any self exposure to unnecessary risk (unless in an attempt to save human life).
6. Any pre-existing health condition which the insured was aware they were undergoing treatment for, aware they were suffering from, recovering from or awaiting treatment for.
7. Myocardial infarctions (Heart attacks), brain hemorrhage, strokes and arterial occlusions of any kind.

8. Any mental or psychological disorder of any nature and the consequence of a covered Accident leading to mental or psychological disorder.
9. Any fraudulent, dishonest or criminal act the Insured or person(s) with whom the Insured is in collusion.
10. Any Injury/Accident not reported to the Claims Administrator or Assistance Company within 31 days of the occurrence which may give rise to a claim under this insurance.
11. Any and all Injury sustained while using a speargun or similar device when used in conjunction with an aqualung.
12. Any freediving competition or national or international record attempts unless specifically agreed by the Underwriters in writing. Furthermore:
13. Recreational Diving is subject always to your Authoritative Diving Bodies recommendations for safe diving practice and unless otherwise endorsed, this insurance excludes diving : i) that is not carried out in accordance with the guidelines and recommendations for safe Recreational Diving practices as established by the Authoritative Diving Bodies ii) over 130 metres in sea water unless Underwriters agreement is obtained after a written submission iii) without the correct diver certification and/or lack of provable experience by way of your logged dive records IMPORTANT NOTE: This Exclusion will not apply in an attempt to save human life & accidental breach due to faulty equipment or provable experience by way of your logged dive records.
14. Any Civil law suit brought against the Insured in the USA and Canada, their territories and possessions are excluded.
15. Any and all claims notified or made after 30 days from the end of the insured period are excluded.
16. Claims for unauthorised Search and Rescue costs are excluded.
17. Any Civil Liability claim as a result of engaging in professional teaching or supervision of Recreational Diving, any death, injury of your employees, any damage to property owned by or in the care custody or control of your employees and any loss of or damage to property which belongs to your family, belongs to you household or was in their care custody or control at the time they were lost or damaged are excluded.
18. This insurance excludes any Accident that leads to broken bones or damage to the bones, teeth, braces or palate, broken vertebrae, damage to ligaments, tendons and muscles unless the Accident occurs in an unexpected and fortuitous way whilst performing the Insured activity with a licensed dive school. The maximum sum recoverable is €3000.
19. All claims incurred whilst out of the water unless verified by a licensed dive school within 7 days of the incident are excluded
20. Illness, sickness or disease not directly identifiable as a result of a diving Accident are excluded.
21. Medical Expenses incurred in a territory outlined in the "SCUBAMEDIC International Treatment Advice" at any medical facility not listed without the Company's prior approval are excluded.
22. Medical Expenses incurred by the Insured for physician services, physician ordered services and local emergency medical transportation at the time of the Accident/Injury that are not authorised by the Claims Administrator. This exclusion is not in force in the case of emergency treatments or emergency evacuation that must be informed to the claim administrator as soon as possible.
23. Excluding claims made by residents of the USA and Canada for accidents and costs arising in the USA and Canada.

This is a coverage summary only, for full terms and conditions please review the policy wording