



Dive Master UK Indigo & Combined Commercial All Risks Policy Schedule

The Policy is effective for the Period of Insurance stated below and applies only to those Sections where the word "INSURED" is shown and not to those where the word "NOT INSURED" is shown. Please check the Sections, Sums Insured and Limits of Indemnity/Liability in this Policy Schedule are those which you have requested and you understand that you are responsible for any excess shown.

Insured	InDepth Dive Club & InDepth Dive Centre	
Risk Address	[REDACTED]	
Subsidiary Insured		
Subsidiary Address		
Business Description	The Business trading as a Dive School and club providing recreational Water Sports Services, the organisation of, the supervision of, including the provision of advice and instruction in recreational snorkel and sports diving.	
Period of Insurance	25 October 2024 to 24 October 2025	Both dates inclusive

Unique Market Reference: B6022PK24RQ551E4X	Wording Reference: INDUK0523
Indigo Liability Policy Number: DMI/233447/24	Wording Reference: CCUK0523
Combined Commercial Policy Number:	Wording Reference: DMDOEO0523
Dive Master Directors & Officers Liability	Effective Date: 25/10/2024
Schedule Issue Number: 01	
Transaction Type: New Policy	

Premium Information		
Property (Sections 1, 2, 6, 7, 8)	GBP 0.00	
Employers' Liability	GBP 0.00	
Public/Products Liability	GBP 458.25	(Including Directors & Officers Liability)
Insurance Premium Tax	GBP 54.99	
Fee -	GBP 50.00	(Non-refundable)
Total Amount Payable	GBP 563.24	

Binding Underwriter	Dive Master Insurance Consultants Limited
Insurer	Ascot Syndicate 1414 at Lloyd's

AUTHORISED SIGNATURE:

DATE: 30/10/24





Combined Commercial All Risks Policy Schedule

Combined Commercial Territorial Limits: Great Britain, Northern Ireland, the Isle of Man or the Channel Islands

Section 1 - Material Damage		NOT INSURED	
Applicable wording – Dive Master Combined Commercial Wording. Section 1			
	Sums Insured	Excess*	
• Buildings	GBP	GBP 250	
• Contents	GBP	GBP 250	
• Fixtures and Fittings	GBP	GBP 250	
• Machinery and Plant	GBP	GBP 250	
• Computers and Office Equipment	GBP	GBP 250	
• Stock	GBP	GBP 250	
• Other items	GBP	GBP 250	
• Loss of Rent Payable	GBP	GBP 250	
• Property section total	GBP		

*Flood Excess for claims under Section 1:

Section 2 - Business Interruption - Indemnity Period of 12 Months		NOT INSURED	
Applicable wording – Dive Master Combined Commercial Wording. Section 2			
	Sums Insured	Excess*	
• Estimated Gross Profit (Section 2 (i) Basis of Cover)	GBP	GBP 1000	
• Business Interruption section total	GBP		

*Flood Excess for claims under Section 2:

Section 6 - Money and Assault		NOT INSURED	
Applicable wording – Dive Master Combined Commercial Wording. Section 6			
Based on Annual Carrying: GBP			
Money:	Sums Insured	Excess	
• In Transit	GBP 2,500	GBP 50	
• In a Bank Night Safe	GBP 5,000	GBP 50	
• In the Premises during Business Hours	GBP 2,500	GBP 50	
• In the Premises outside Business Hours in a locked safe	GBP 5,000	GBP 50	
• In the Premises outside Business Hours not in a locked safe	GBP 500	GBP 50	
• Security Company carryings	GBP 12,500	GBP 50	
• In a Private Dwelling	GBP 500	GBP 50	
Assault	As stated in the Assault Table of Benefits in the policy wording	Nil	

Sums insured stated in the money section are maximum limits per claim, however no claims will be paid in excess of the annual carryings amount stated above.



Combined Commercial All Risks Policy Schedule (Continued)

Section 7 - Goods in Transit		NOT INSURED	
Applicable wording – Dive Master Combined Commercial Wording. Section 7			
	Sums Insured	Excess	
• In Transit	GBP	GBP 250	
• Debris Removal Costs	GBP 2,000	GBP Nil	
• Personal Possessions	GBP 500	GBP 50	
• Reloading Costs	GBP 5,000	GBP Nil	
• Sheets and Ropes	GBP 1,000	GBP Nil	

Section 8 - Deterioration of Stock		NOT INSURED	
Applicable wording – Dive Master Combined Commercial Wording. Section 8			
	Sums Insured	Excess	
• Deterioration of Stock	GBP	GBP Nil	
• Removal/disposal of contaminated stock and decontamination/cleaning of refrigerated unit	GBP 2,500	GBP Nil	

Dive Master UK Indigo Liability Schedule

INDIGO Liability Policy Claims Jurisdiction: World-wide but excluding North America and Canada

Public Liability		Insured	
Applicable wording – Dive Master UK Indigo Section A			
	Limit of Indemnity	Excess	
• Any one occurrence with costs and expenses in addition	GBP 3,000,000	GBP 1000	
Products Liability		Not Insured	
Applicable wording – Dive Master UK Indigo Section B			
	Limit of Indemnity	Excess	
• Any one claim and in the aggregate with costs and expenses in addition	GBP	GBP 1000	
Pollution Liability		Insured	
Applicable wording – Dive Master UK Indigo Section C			
	Limit of Indemnity	Excess	
• Any one occurrence and in the aggregate with costs and expenses in addition	GBP 3,000,000	GBP 1000	
Combined single limit Insured sections A, B and C:			
	Limit of Indemnity	Excess	
• Any one insured event with costs and expenses in addition	GBP 3,000,000	GBP 1000	

Employers' Liability		NOT INSURED	
Applicable wording – Dive Master Employers' Liability Wording			
	Limit of Indemnity	Excess	
• Any one occurrence inclusive of all costs and expenses	GBP	GBP Nil	
• Sub-limit Asbestos - any one occurrence	GBP 5,000,000	GBP Nil	
• Sub-limit Terrorism - any one occurrence	GBP 5,000,000	GBP Nil	



Basis of Rating (Estimated figures for the Period of Insurance noted in file)	
Employers' Liability Wage roll	GBP 0
Public/Products Liability - Turnover	GBP 22000
Other	GBP

Dive Master UK Directors & Officers Liability Extension

Directors & Officers		INSURED	
Applicable wording – Dive Master Directors & Officers Liability			
	Limit of Indemnity	Excess	
<ul style="list-style-type: none"> Any one insured event with costs and expenses in addition 	GBP 50,000	GBP 1000	
Directors Insured James Neal - Tony Farr - Neal Breeden - Andrew Rice - Mike Rose - Martin Rutherford			

Endorsements Applicable
Cover provided by this Policy is subject to the undernoted Endorsement(s).

Subjectivities
Cover provided by this Policy is subject to the undernoted Subjectivity or Subjectivities (a Subjectivity is a Condition of the Policy which requires You to undertake certain obligations).

Statutory Disclosure

Insurer: Syndicate 1414 at Lloyd's is managed by Ascot Underwriting Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered in England and Wales No. 04098461. Registered Office: 20 Fenchurch Street, London, United Kingdom EC3M 3BY

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, SS92HA