



DIVER ACCIDENT INSURANCE PROGRAM

Coverage Description:

BENEFIT: DIVE ACCIDENT MEDICAL COVERAGE including MEDEX Travel Assistance

Benefit Amount:	\$100,000 combined policy limit and lifetime maximum
Benefit Includes:	<ul style="list-style-type: none"> -Medical coverage for covered accidents for expenses incurred within one year of the covered dive accident -Decompression Illness and other dive injuries -Treatment by a physician -Medical Services in a Hospital -Rescue and Recovery transport expenses from the place of accident to the nearest hospital or clinic when required as a result of a covered injury

BENEFIT: ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE- Scuba Diving Injuries only

Benefit Amount:	\$10,000 Principle Sum
Benefit Includes:	<ul style="list-style-type: none"> --See table below for loss payment schedule -Loss must occur within one year of the dive accident

Table of Losses	Payment
Accidental Death	Principle Sum
Both hands or both feet or sight in both eyes	Principle Sum
One hand and one foot	Principle Sum
One hand or one foot and sight in one eye	Principle Sum
One hand or one foot	½ of Principle Sum
Sight in one eye	½ of Principle Sum

BENEFIT: PERMANENT TOTAL DISABILITY FOR COVERED SCUBA DIVING INJURIES

Benefit Amount:	\$10,000 Principle Sum
Benefit:	<ul style="list-style-type: none"> -Permanent Total Disability must occur within one year of covered diving accident -Disability must continue without interruption for a one year period and must be a permanent disability

BENEFIT: DIVING VACATION CANCELLATION OR INTERRUPTION

Benefit Amount:	\$2,500 Claim Maximum Per Dive Accident
Benefit:	<ul style="list-style-type: none"> -Coverage for a loss incurred due to a cancellation before departure or dive vacation interruption after departure due to a covered diving accident. - Coverage for extra accommodations if an insured is delayed in returning home on the written advice of the attending physician concerning a covered diving condition.

BENEFIT: LOSS OR ABANDONMENT OF DIVING EQUIPMENT

Benefit Amount:	\$2,500 Claim Maximum Per Dive Accident
Benefit:	-Coverage for lost or unintentional damage to diving equipment due to a covered diving accident.

BENEFIT: REPATRIATION OF REMAINS

Benefit Amount:	\$2,500 Claim Maximum Per Dive Accident
Benefit:	-If a covered loss of life occurs, the policy will pay for preparation and transportation of the insured's remains to the insured's domicile up to a maximum benefit of \$2,500.

BENEFIT: EXTRA TRANSPORT

Benefit Amount:	\$2,500 Claim Maximum Per Dive Accident
Benefit:	-If a covered diving accident prevents insured from travelling home using originally purchased ticket due to a delay on written advise of the attending physician, extra transport benefit can be used for the return trip. -The benefit payable is equal to the difference between the new economy class ticket and the remaining value of the old ticket for up to a maximum benefit of \$2,500.

BENEFIT: TRAVEL ASSISTANCE PROGRAM

Benefit Includes:	-24 hour Worldwide Medical Information & Assistance -Emergency Medication -Medial Transportation Arrangements -Lost document assistance -Baggage assistance -Claims Assistance -Emergency Family Travel Arrangements -Return of Vehicle
"A Global network of services at your assistance"	

COST OF THE PROGRAM

Deductible	Nil
Annual Premium	\$60.

***Note: No coverage is in force until Willis receives this application and full premium payment.**

All terms and conditions are subject to the actual Policy Wordings. Cost includes insurance premiums, taxes, DIVESAFE membership fees, MEDEX assistance fees and broker fees.

Further Information / applications visit our web site @ <http://www.divesafeinsurance.com>
Or call 1 800-665-5252 and ask for Peter Meyer or Barb Beauchemin.