



Insurance Product Information Document (IPID)

Product: Public Liability Insurance

Insurer: Ascot Underwriting Limited

Broker / Scheme Administrator: Dive Master Insurance Consultants Ltd

Policy wording: Dive Master Indigo Liability Insurance Policy

This document provides a summary of the key information relating to this insurance policy. The complete pre-contract and contractual information about this insurance product is provided in the policy documentation and policy schedule.

What is this type of insurance?

Public Liability Insurance covering the British Spearfishing Association (BSA), its committees, affiliated clubs and members whilst participating in recognised Association activities including spearfishing, training activities, competitions and associated club events.

✓ What is insured?

- ✓ Spearfishing activities during BSA organised club events.
- ✓ Independent spearfishing by members outside organised events.
- ✓ Organisation and supervision of underwater swimming skills and related training activities.
- ✓ Spearfishing competitions organised by the Association or affiliated clubs.
- ✓ Member-to-member mentoring between club members.
- ✓ Club meetings, social and fundraising events organised by the Association or affiliated clubs.
- ✓ Legal liability for accidental injury to third parties or damage to their property.

■ Are there restrictions on cover?

- Members must follow BSA guidelines and recognised safe diving practices.
- Activities must comply with recognised safety standards for freediving and spearfishing.
- Reasonable precautions must be taken to prevent accidents.
- Third-party instructors must hold their own insurance.

✗ What is not insured?

- ✗ Training or instruction provided for payment or reward.
- ✗ Commercial diving operations.
- ✗ Deliberate, reckless or illegal acts.
- ✗ Professional medical services beyond basic first aid.
- ✗ Spearguns used together with scuba or aqualung equipment.