

Short Term Diving Insurance

Insurance Product Information Document



All cover under this policy is provided by Allied Insurance Company of the Maldives Pvt (the Insurer) incorporated in the Maldives under company no. C-43/84.

Allied Insurance Company of the Maldives Pvt Ltd is authorised and regulated by the Maldives Monetary Authority (MMA) and operates in the Republic of Maldives.

Company: Allied Insurance Company of the Maldives Pvt Ltd

Product: Short Term Diving Insurance Policy

For complete pre-contractual and contractual information about the product, you should refer to the Insurance Policy documents. You should read the Insurance 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 Insurance Policy provides cover to the Insured named on the Policy Schedule for Diving Emergency. 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
- ✓ Medical Evacuation
- ✓ Specialised medical treatment up to 30 days from the date of the incident
- ✓ Search & Rescue of the missing diver including Cave Diving
- ✓ Permanent Total Disablement
- ✓ Extra Hotel & Travel Costs



What is not insured?

Section 1: Diving Risks

- ✗ Commercial Diving and Professional Fishing
- ✗ Competitions of any kind unless approved by us
- ✗ Diving Activities outside the definition of Recreational
- ✗ Use of underwater transport craft except for underwater scooters for individual use
- ✗ Pregnancy and its consequences
- ✗ Pre-existing medical conditions



Are there any restrictions on cover?

- ! Any person aged 75 or over
- ! Bodily injury, liability costs or expenses arising out of criminal act by the Insured.
- ! Claim/s arising out of pre-existing medical condition
- ! 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
- ! Epidemic and pandemic diseases of any kind
- ! 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 cover in:

- ✓ Section 1: Diving Risks: Inside the Country of Operation of the Policyholder



What are my obligations?

- In the event of a claim, notify the claim not later than 14 days from the date of the incident
- 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 against medical advice



When and how do I pay?

The premium is to be paid online when you purchase the Insurance Policy



When does the cover start and end?

Provided the Premium has been paid, the Insurance Policy will come into force at 00:00 on the day indicated on the Policy Schedule. The Insurance Policy lasts for one year from the date of inception and automatically ends at the expiry date indicated on the Policy Schedule

Contact Details

Allied Insurance Company of the Maldives Pvt Ltd, Allied Building, 3 Floor, Chaandehanee Magu, Male', 20156 Maldives