

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

- 24-hour emergency hotline
- Emergency management and payment of medical expenses worldwide.
- Diving medical advice
- International assistance for evacuations
- Assistance in changing hotels and airline tickets
- Assistance in different languages
- Legal information related to diving
- International assistance in case of repatriation

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#### COVERAGES

|                                             |           |
|---------------------------------------------|-----------|
| • Death:                                    | 10.000 €  |
| • Permanent disability:                     | 10.000 €  |
| • Medical expenses:                         | 50.000 €  |
| • Hyperbaric treatments:                    | 50.000 €  |
| • Transportation and accommodation expenses | 5.000 €   |
| • Search and rescue expenses:               | 30.000 €  |
| • Emergency repatriation:                   | 30.000 €  |
| • Post-incident medical expenses            | 10.000 €  |
| • Civil Liability:                          | 150.000 € |

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#### IN CASE OF ACCIDENT:

In the event of a Medical Emergency resulting from a Diving Accident, go immediately to the nearest doctor or hospital, then contact us:

Emergency: Telephone +34 971693930  
Virtual WhatsApp: +34 971693930

For any questions about your insurance call 971 695 592 or send an email to [comercial@segursub.com](mailto:comercial@segursub.com)

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#### This Insured Membership does not provide coverage for:

- 1
  - A No loss that does not result from a Recreational Diving Accident
  - B Any person aged 70 years or older as of the Date of Issue who does not have express written acceptance under this insurance after a medical examination to confirm that he or she is fit to dive.
  - C No incident in which you are not medically fit to dive prior to the start of the Recreational Diving activity.
- 2 Loss, damage, Accidental Bodily Injury, death, illness, disease, costs or liability expenses resulting from or in connection with any intentional, malicious or criminal act by the Insured Member or in breach of any law or representation by the Insured Member
- 3 Any incident that may occur if at the time of acquiring this insurance you suffer from:
  - A Any medical condition on your fitness to dive questionnaire for which your Authorized Diving Organization foresees a contraindication.
  - B Any pre-existing medical condition that you suffer from, are recovering from or awaiting treatment for prior

to Recreational Diving

**4 Any loss caused by or resulting from:**

- A** Pregnancy or childbirth in relation to any trip that begins and/or ends within twelve weeks of the expected date of delivery.
- B** **Injury** or intentionally inflicted illness, the effects of alcohol or drugs (other than those prescribed by a physician with full knowledge of the Insured Member's Recreational Diving activities) and/or any voluntary exposure to unnecessary risk (unless with the intention of saving human life).
- C** Any psychiatric or mental illness, anxiety, depression or stress, eating disorders or related conditions and the consequence of a covered Accident resulting in a mental or psychiatric disability.
- D** disease, pathology or illness that is not directly identifiable with a Recreational Diving Accident.

**5 Death, Injury, Illness or Disability directly or indirectly resulting from the Insured Member's suicide or attempted suicide or his intentional exposure to danger (except with the intent to save human life) or criminal act of the Insured Member.**

**6 Recreational Diving** that violates medical recommendations

**7 Any and all injuries sustained that have been caused by a speargun or similar device when used in conjunction with SCUBA.**

**8 Any national or international free diving competition where the aim is to break a record, unless expressly agreed in writing by the Insurer.**

**9 Any costs for non-urgent medical expenses when the Insured Member is able to return to his/her country of residence. Additional expenses will be reviewed under the Post-Incident Medical Expenses benefit.**

**10 Any dive:**

Not carried out in accordance with the guidelines and recommendations for safe recreational diving practices as established by Authorized Diving Organizations

**B.** Failure to comply with the depth recommendations established by your Authorized Diving Organizations associated with your diving accreditation and/or your proven experience according to the recorded diving records.

**C** greater than 130 metres deep, unless expressly authorised in writing by the Administrator following a written request.

**D** without the correct diving accreditation and/or lacking proven experience through their logged dives.

**11 Any dive:**

**A** not carried out in accordance with the guidelines and recommendations for safe recreational diving practices as established by Authorized Diving Organizations

**B** Failure to comply with the depth recommendations established by Your Authorized Diving Organizations associated with Your diving accreditation and/or Your proven experience according to the recorded diving records.

**C** greater than 130 meters deep, unless expressly authorized in writing by the **Administrator** upon written request.

**D** without the correct diving accreditation and/or lacking proven experience through their recorded dives.

**12 Any loss caused by, or resulting from:**

**A** war, invasion, acts of foreign enemies, hostilities (whether or not a war has been declared), civil war or any operation, act, condition of a warlike nature.

**B** any action of a warlike nature by any regular or irregular military force or civilian agent, or any action taken by any government, sovereign or other authority to prevent or defend against an ongoing or contemplated attack

**C** insurrection, rebellion, revolution, attempt to usurp power or to carry out a popular insurrection or any action taken by a governmental or martial authority to prevent these or defend against any of them.

**D** The discharge, explosion or use of weapons of mass destruction employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents by any party at any time for any reason.

**13 Costs or expenses for loss, destruction, damage or liability resulting from pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds**

**14 Any claim caused by, encouraged by or arising from:**

- A** ionizing radiation or radioactive contamination from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel
- B** the toxic, explosive or otherwise harmful properties of any nuclear assembly or any nuclear component thereof
- 15** Any claim caused by, encouraged by or arising from a Journey to a destination to which the government of an EU state or a state of which you are a resident has advised against travel or travel except for essential cases.
- 16** Air transportation unless it is carried out as a passenger on an authorized aircraft operated by an authorized commercial airline
- 17** Search and rescue costs that have not been authorized by the Assistance Company
- 18** Any claim caused by or arising from a System Failure if the System Failure generates an identifiable element in the chain of events from which the damage arises, whether or not it is the causal link of the damage.
- System Failure shall mean malfunction or non-function of any mechanical and/or electronic system (whether or not owned by the Insured Member) caused by:
- a computer's response to any date or date change or;
  - the failure of a computer to respond to any date or date change or;
  - the loss or denial of access to any data whether owned by the Insured Member or a third party;
  - any loss or damage to or modification or corruption of data or software.
- 19** The Company shall not be liable for any computer virus or hacking to degrade or breach security or denial of access to a computer or computer system or Website. The term Computer includes computer hardware, computer software, microchip, microprocessor, any electronic equipment or any device that gives or processes or receives or stores instructions or information.
- 20** Any Medical Expenses incurred in a territory listed in "Treatment Advice for Scuba Medic Diving Accident Membership" (pages 20-21) at a medical facility not listed without the prior consent of the Assistance Company.
- 21** No benefits will be paid by the Insurers where this involves non-compliance with any sanctions, prohibitions or restrictions imposed by law or regulation.
- 22** Any Injury/Accident not reported to the Claims Processor or Assistance Company within 31 days of the event that may give rise to a claim under this insurance.
- 23** This insurance excludes any Accident that involves broken bones or damage to bones, teeth, braces or palate, broken vertebrae, damage to ligaments, tendons or muscles unless the Accident occurs unexpectedly and fortuitously during the practice of Recreational Diving with an authorized diving school or diving operator. The maximum recoverable amount for such injuries is €3,000.
- 24** Illness, condition or ailment not directly identifiable as a result of a Recreational Diving Accident
- 25** Myocardial infarctions (heart attacks), cerebral hemorrhage, strokes, arterial occlusions except those caused by decompression sickness, and tinnitus.
- 26** Any claims notified or made after 30 days after the end of the Insured Membership Period.
- 27** Any treatment to improve tinnitus
- 28** All hyperbaric chamber treatments for ear injuries and total or partial hearing loss unless due to decompression sickness resulting in bubbles in the inner ear, and improvement must be confirmed by an audiometry test after the first hyperbaric chamber session and must always be previously agreed by the insurer.
- 29** Claims brought by residents of the US and Canada, as well as their territories and possessions for Accidents and costs arising in the US and Canada, as well as their territories and possessions.
- 30** Claims raised outside the Geographic Limits of the policy
- 31** Your Policy This Insurance does not provide coverage for claims that in any way have been caused by or result from:
- an infectious or contagious disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO). This exclusion will apply to claims made after the date of any such declaration(s), unless a relevant diagnosis exists prior to the date of such declaration(s).  
  
This exclusion will remain applicable until such time as WHO cancels or withdraws the PHEIC in question.
  - any fear or threat of any of the above cases

**Infectious or contagious disease** means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

- 32** Any compensation for Bodily Injury or Illness caused by or resulting from a Cyber Incident will be payable in accordance with the terms, conditions, limitations and exclusions of this policy. This policy does not provide coverage under any circumstances for any Bodily Injury or Illness resulting directly or indirectly from a Cyber Act.

This document is a summary of coverage. To view the full policy conditions, you can download the conditions from the website [www.scubamedic.segursub.com](http://www.scubamedic.segursub.com)