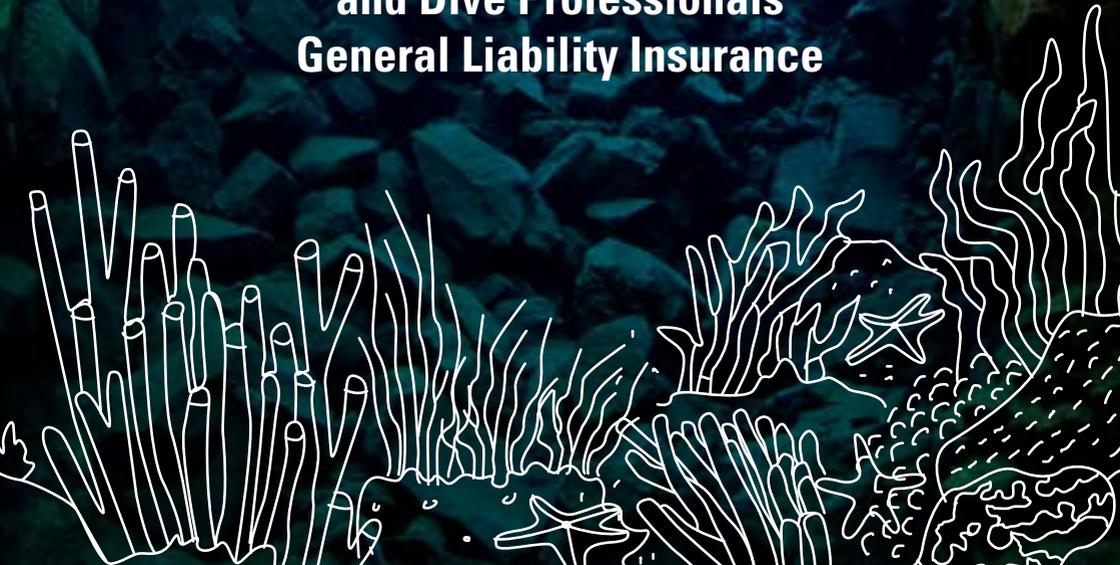




**Diving Facilities  
and Dive Professionals  
General Liability Insurance**



## Introduction:

This brochure provides a brief introduction of the 'diving facilities and dive professionals general liability insurance policy' that is available to DiveAssure members. Coverage is subject to the full language of the policy including all conditions and limitations. Please visit the DiveAssure website to check availability in your country.

## What does the policy cover?

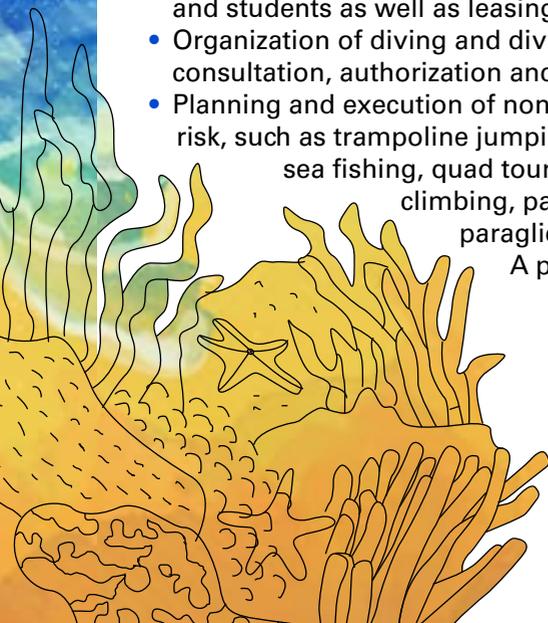
The policy covers your legal liability if you are held liable for accidents or damage as a result of the following activities performed by you:

- Organizing, supervising and conducting diving and swimming courses (including the rental of water and swimming facilities where diving and swimming can be exercised), maritime tourism activities with diving (including film and photo shoots), swimming and water sports, trade, repair and maintenance work on diving equipment and its accessories as well as rental of diving and water sports equipment, installation and operation of high-pressure compressors, compressed-air pipes and other high-pressure equipment as well as filling and inspection of high-pressure vessels.

Participation in exhibitions.

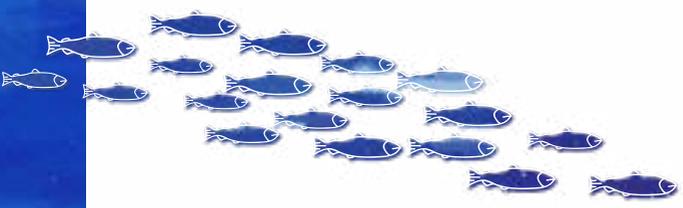
- Training of divers and dive instructors as well as guidance and supervision of dives, subject to the guidelines of SSI, RSTC (Recreational Scuba Training Council) or applicable ISO standards.
- Selling and renting out, use of, distribution, manufacture and repair of diving and sports equipment including clothing, production of standardized training materials for the training of diving instructors and students as well as leasing and rental of sports equipment.
- Organization of diving and diving trips, including equipment, consultation, authorization and instruction.
- Planning and execution of non-diving activities without special risk, such as trampoline jumping, water skiing, windsurfing, deep sea fishing, quad tours, rafting. Activities such as free-climbing, parachute jumping, kite flying or paragliding, expeditions, etc. are excluded.

A pre-condition for insurance coverage is that the insured entities have a corresponding qualification or training for these activities.



## Occurrence Policy

The policy is an 'Occurrence Policy'. This means that any covered occurrence that happens throughout the time that the policy is effective is covered regardless of the time in which it becomes known to you. That also means that when you will stop teaching or sell or close your business, you will not have to worry about purchasing "run off" coverage. If you are crossing over to us from a "claims made" policy we will cover the gap between the two policies at no charge.



### Main policy benefits:

The following are the main benefits provided by the policy. Many more extensions and additional benefits are included.

- Public liability e.g. slips and falls, property damage, injury caused by diving boats, etc.
- Product liability e.g. claims as a result of faulty products - sold or rented, equipment repair, air fills, etc.
- Claims alleging negligence e.g. diving accidents, in-water accidents, etc.
- Liability relating to the use of diving boats (up to 12 meters)
- Tour Operator liability
- Environmental liability e.g. claims as a result of omission of polluting substances.



## Policy special advantages and highlights:

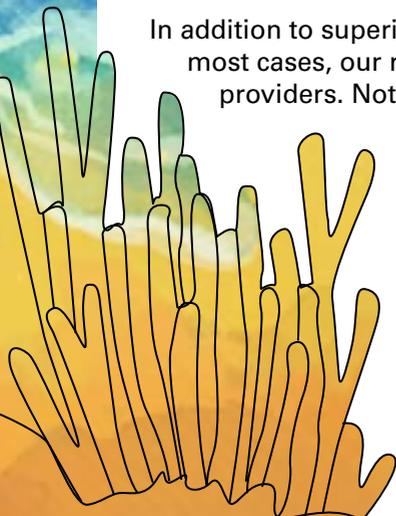
The brand-new liability program is by far the best liability policy available to the diving industry world-wide. The policy is available to dive centers, resorts and liveaboards, as well as to dive professionals. Below are some of the main advantages of the policy.

- Most comprehensive coverage available anywhere.
- Highest limits: €20,000,000 per one claim and €40,000,000 aggregate.
- No charge for technical diving, equipment coverage or additional insureds.
- The program is compliant in all countries where it is available, with a local insurance company and a local broker, and local tax paid where applicable.
- Dive professionals are named in policy and are covered also outside their employment when diving, teaching, or supervising independently, or at another dive center.
- No charge for diving in ponds, lakes and quarries.
- No charge for endorsements and additional co-insureds.
- Equipment liability is included in the diving professional's policy at no charge.
- Water activities such as surface supplied air, underwater scooters, sea walker, jet ski and similar activities are covered.
- Non-diving activities are covered.
- No exclusions or additional charges for enriched air or technical diving.
- Automatic gap insurance is included to provide coverage if you have crossed over from a 'Claims Made' policy.
- Crisis/Media Management covering expenses towards maintaining your business reputation in time of crisis caused by a covered claim.

## Check out our rates and SAVE!

In addition to superior coverage and high limits, you will find that in most cases, our rates are significantly lower compared to other providers. Not convinced? Give us a call.

Our rates include your membership fee, service fees and local taxes.



## The insurer

Insurance to DiveAssure members is provided by CNA Hardy. CNA Hardy is part of CNA Financial Corp, the 8th largest commercial property and casualty insurance company in the United States. Established in 1897, CNA has approximately 7,000 employees, serving businesses and professionals in the U.S., Canada, Europe and Asia.

## Availability

The program is available through local policies that are issued in each locality where service is requested. While the program is subject to global jurisdiction, coverage is NOT AVAILABLE to diving professionals and facilities while operating in the USA, US Territories and Canada. Please visit the DiveAssure website to check availability in YOUR country (as we keep adding more and more countries).

## Jurisdiction

World-wide excluding USA, Canada and US territories.

## About DiveAssure

The DiveAssure Association was founded in 1999 with the goal of providing scuba divers with everything they need in the area of diving insurance and medical assistance. Since then, our programs have been developed and perfected through experience, customer communication and a deep understanding of the industry. For over 17 years, DiveAssure has offered the best dive-travel and diving accident insurance programs on the market in cooperation with dive centers and diving organizations. The liability program is an addition that the diving market has been waiting for DiveAssure to launch.

## Who is eligible for coverage?

Coverage is provided to DiveAssure members through a group policy issued by CNA Hardy and is available to the following:

- Diving facilities and dive centers- whether self-contained, located within resorts or on liveaboards
- Diving professionals of all levels – whether working as employees within a covered dive center or as freelancers/independent

Diving and teaching must be done in full compliance with one of the approved certifying agencies listed in the DiveAssure website.

## And DiveAssure partners get even more...

In addition to our already competitive rates for liability insurance, both current and new DiveAssure Partners receive further discounts over and above the regular market price. DiveAssure partners earn from offering our dive accident and travel products to their clients and get referral fees year-after-year, as well as a 10%-20% discount on our already attractive liability rates.

## Need other Insurance products?

DiveAssure can help! While we provide diving accident, dive-travel and diving liability products to our members, we are happy to refer you to our trusted business colleagues with your other insurance needs such as: Property, marine and hull coverage, employers' liability, etc.



## Need more information or assistance?

[Click here](#) to read a detailed Description of Coverage.

For further information please visit the DiveAssure website, write to us at [liability@diveassure.com](mailto:liability@diveassure.com) or call us @ +1-866- 898-0921 during working hours EST time.

# Frequently Asked Questions

**Do you cover dive centers and instructors that teach under ANY certifying agency?** All dive centers and diving professionals can be covered as long as they teach under one of the certifying agencies that have been approved by DiveAssure. The list of approved certifying agencies can be found [here](#).

**Is the DiveAssure policy a 'Claims Made' or 'Occurrence Base' policy?** The DiveAssure policy is an 'Occurrence Base' policy. This means that an incident will be covered as long as it took place while coverage was active, even if by the time a claim is made, you are no longer covered or working as a diving professional.

**What is the advantage of an 'Occurrence Base' liability policy over a 'Claims Made' policy?** In the event you close your business or stop teaching and diving, you will not be required a run-off insurance policy to cover you for the possibility of a claim that may be brought against you in the years after you retire, close your business or stop teaching. This can amount to very significant future savings.

**What happens if I cross over to your program from my current 'Claims Made' policy?** If you are crossing over to DiveAssure from a Claims Made policy (which only covers you if the claim is filed while your policy is active), the DiveAssure policy will provide you a gap coverage up to the extent, limit and scope that was covered under your past 'claims made' policy, so that when crossing over to us, you will be covered also for past incidents.

**When will my coverage begin?** Your membership and coverage will go into effect on the date specified on your certificate as "start date" and will be valid for 365 days. You can choose your start date to be immediate upon payment or a future date within 90 days from the date of registration.

**Is the DiveAssure Liability Program available only to DiveAssure members?** DiveAssure is an association and as such, offers its members an array of membership benefits including diving accident insurance plans, dive-travel insurance and the liability program covering dive centers, liveaboards and diving professionals.

[Click here](#) to see all other membership benefits.  
MEMBERSHIP FEES ARE INCLUDED in our rates.

**Do you charge for additional insureds?** No, there is no charge for additional co insureds as long as they are part of your business.

**Is there an additional charge for the higher limits offered by your program?**

The coverage that is provided by CNA Hardy to DiveAssure members has the highest limits in the industry: €20,000,000 per claim and €40,000,000 aggregate. There is, therefore no need to purchase higher limits or access coverage and pay additional premium.

**Can I cancel my membership during a year and receive a refund?** No. The membership package is a one-year package and is non-refundable.

**Are Enriched Air and Technical Diving Covered?** Yes, technical diving and enriched air diving are covered at no additional cost.

**Am I covered for my commercial diving activities?** No. Commercial diving is not covered.

**Does the DiveAssure program cover me while conducting an introductory dive?** Yes. The plan specifically includes such dives.

**How can I download my insurance certificate?** You can login to your DiveAssure account anytime and download your certificate. Your certificate was also emailed to you at the time of registration.

**Do I have to inform DiveAssure if a dive professional leaves my dive center?**

No. The membership and insurance coverage to diving professionals are individual, which means that each person is covered separately from your dive center. In case a diving professional leaves, he/she will still be covered under the DiveAssure program until the original expiration date. This will not affect your company or your own coverage.

**If an instructor is covered under a Dive Center liability policy in one country where s/he only works for part of the year is the instructor also covered in another country where he works as a freelancer for the rest of the year?**

The liability coverage provided to DiveAssure members is INDIVIDUAL. A certificate will be issued to each dive professional member in his/her name that is valid for a year worldwide excluding the United States and Canada. this is one of the main advantages of the DiveAssure program for dive professionals. Coverage is personal/individual and is effective whenever the instructor is exposed to a claim worldwide - even when diving privately.



**I own and operate a liveboard in the Caribbean and have the boat insured properly – both hull and third-party liability. Do I also need to buy the DiveAssure liability policy?** Yes, you definitely need to cover your liability as a “floating dive center” as it is NOT covered through the boat marine insurance. Our policy will cover your potential liability for claims made against you and/or your diving team as a result of diving accidents that are the result of faulty supervision, instruction or organization of diving activity as well as the provision and maintenance of diving equipment to your clients. Coverage by our policy will be in excess of the boat’s liability insurance (the primary insurance) and complete the coverage that is not provided by the marine policy.

**I have a dive center that also operates a liveboard with the same team working in both. How can I be covered?** We will issue to you one certificate that will name both the facility and the liveboard as well as individual named certificates for each of your dive professionals.

**What membership options and liability coverage are available to dive professionals?** Diving professionals can become members and purchase professional liability coverage, as well as diving accident coverage and dive-travel insurance. In addition, many other valuable non-insurance services and discounts are available to members and new benefits are added on a regular basis.

**Who can become a member and purchase liability coverage?** The DiveAssure membership and liability coverage is available in many countries. Please use our online quote and registration system to see if your country is included in the list of approved countries. If your country is not included, please contact us for further information.

**Why is my country not included?** The DiveAssure liability program is available to members in many countries, using a local approved insurance company and local licensed insurance broker and in compliance local taxes. While this involves expense and time, you are covered by a policy that is admitted, compliant and legal. If you do not see your country listed please check with us as it may be forthcoming or we may be able to note your request and add it in the future.

**Why is my certifying agency not included?** We do apologize that some certifying agencies have not been approved for coverage.



**How long will it take to get a quote and register?** Diving professionals and dive centers in most countries can register online and complete the process in a few minutes. Coverage will begin immediately after you submit your payment and certificates will be sent to you online right away. In some countries we require some additional information from DIVE CENTERS before a quote can be provided.

**Where am I covered when I teach or supervise divers?** The DiveAssure liability program offers worldwide coverage, so you will be covered anywhere in the world. However, coverage is not available for activities performed in the USA, US Territories and Canada.

**Will I be covered when teaching rebreathers or technical diving?** Yes, you will be covered as long as you follow the guidelines of your approved certifying agency.

**I need an endorsement for my dive center that a travel agency requests, can I get one?** Yes. Endorsements adding cruise ships, travel agents etc. to the policy are issued at no cost.

**Who can be listed on your endorsement?** Additional insureds that appear on your endorsement are third parties for whom you need to show proof of coverage. Such companies can be listed on your policy free of charge.

**Do you offer short-term liability coverage?** No. All memberships and programs are annual.

**My dive center caught fire and there was a damage to the property and equipment. Is that covered under my DiveAssure General Liability program?** No. Your liability policy covers only your legal liability. A scenario like this should be covered under your property insurance. Liability insurance will cover claims made by others against you. However, if a fire started in your dive center and damaged a neighboring business and if the fire is your responsibility, the policy will cover the damage claimed by your neighbors.

**I own a dive center. Does the policy cover me also for non-employees working for my dive center?** Yes, claims against your dive center, for liability that occurs following the activity of external consultants of contracted parties are covered if they are employed by your dive center, as long they perform an activity for the dive center that is covered in the policy.

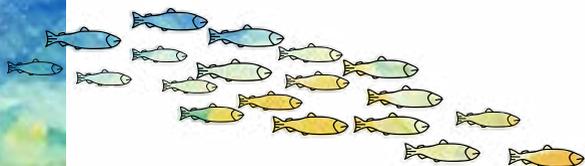
**Who do I inform if I'm aware of an incident that may result in a claim for liability?** If you have received a written or verbal claim or are aware of any incident that may be a cause for or lead to a claim, please complete the NOTICE OF CLAIM that is available on the DiveAssure website and forward it immediately, together with scanned documents that you may have, to the insurance company through the program brokers: Wahler & Co.

**Do I have to name all my dive professionals?** Any dive professional you do not name will not be covered for his/her professional liability by DiveAssure. Your dive center will be covered regardless of the number of professionals you listed.

**Do I need to get my new policy stamped?** We issue certificates to all dive centers and diving professionals individually that have been signed and authorized by the insurers, so there is no need for stamping.

**Does my coverage include Employers Liability coverage?** No, liability programs cover liability only towards a 'third party'. Your own property, yourself and your employees and family members are not considered 'third party'.

**When do I need to renew my Liability policy?** Make sure to renew your policy close to when your current policy will expire. This will ensure that your coverage does not lapse, and that you are not exposed to any liability. When renewing your coverage, you will be able to select the start date of the new policy, so you will not have overlapping active programs.



*Insurance benefits provided by CNA Hardy and are available exclusively to members of the DiveAssure Association within their membership benefits. Coverage is available to diving professionals affiliated with all approved certifying agencies.*

*This brochure includes a brief information on the program. For full details please read the full insurance policy. In case of discrepancy between the policy and this brochure, the policy language inclusive of all conditions and limitations will govern.*