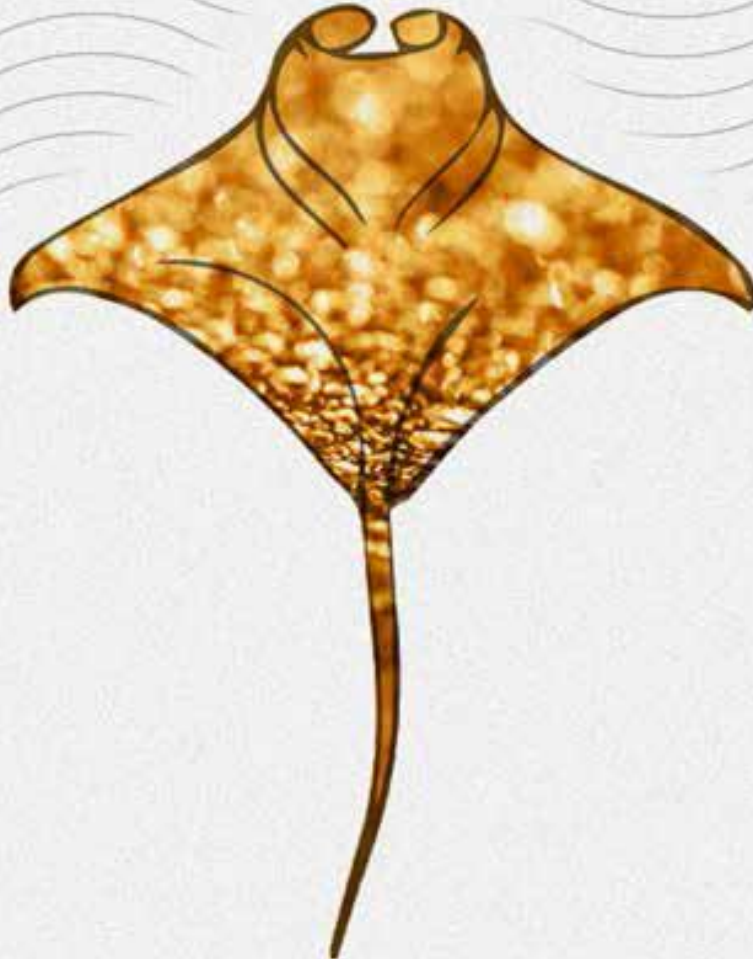




**DiveAssure**



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

2021

## **Introduction:**

This brochure provides a brief introduction of the diving facilities and dive professionals general liability insurance 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. The policy provides insurance coverage to dive centers, resorts and Liveboards, as well as diving professionals of all levels - for claims and legal suits brought against them as a result of the activities they perform.

## **Main Benefits:**

- Public liability (e.g. slip and fall, property damage to others or injury caused by diving boats)
- Product liability (e.g. claims as a result of faulty diving gear - sold or rented out, equipment repair, claims as a result of air fills)
- Claims alleging negligence (e.g. diving accidents, in-water accidents)
- Liability relating to diving boats (up to 12 meters)
- Environmental liability (e.g. claims as a result of omission of polluting substances)

## **Main Advantages of policy - At a Glance**

- Highest limits: €5,000,000 per claim €10,000,000 aggregate.
- All the dive center staff are covered at no additional charge while in the service of the covered dive center.
- Most comprehensive coverage available in the industry!
- Competitive rates
- Your certifying agency is co-insured at no additional charge and is informed electronically automatically of your coverage.

## **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.

## **Check Out Our Rates and SAVE!**

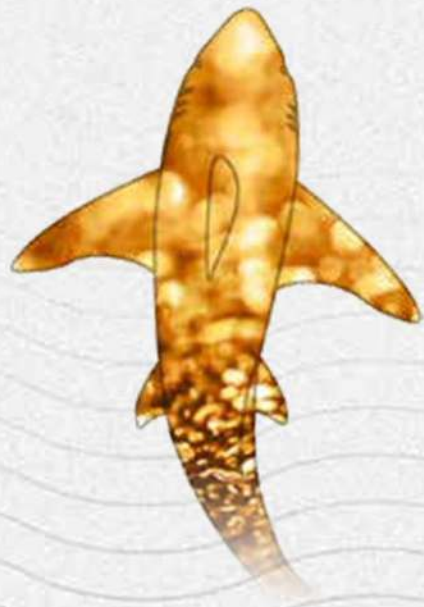
Despite the superior coverage and the high limits, you will find that in most cases, our rates are significantly lower compared to other providers. Not convinced? Give us a call. Our rates include your membership fee, service fees and local taxes.

## **About DiveAssure**

The DiveAssure Association was founded in 1999 with the goal of providing scuba divers with everything they might need in the area of diving insurance and medical assistance. Since then, new programs have been added, refined and perfected, as we have listened to our clients and learned their needs. We now offer to divers and the industry a variety of superb insurance programs to cover all needs. For over 21 years, DiveAssure has offered the best dive-travel and diving accident insurance programs. As of January 1, 2018, a liability program is available too, with the most comprehensive coverage and the highest limits in the industry.

## **The Insurer**

Insurance to DiveAssure members is provided by Chubb, the world's largest publicly traded property and casualty insurance company.



## **Who is eligible for coverage?**

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

- Diving facilities and dive centers whether self-contained, located within resorts or on Liveaboard
- Diving professionals of all levels – whether working as employees within a covered dive center or freelancers/independent professionals
- Diving and teaching must be done in full compliance with one of the approved certifying agencies listed in the DiveAssure website

## **Program availability**

This program is available only to dive centers and diving professionals operating in the EU.



## **Need more information or assistance?**

For further information please visit the DiveAssure website, write to us at [liability@diveassure.com](mailto:liability@diveassure.com) or call us at +49(0)32221095966 or +1-866-898-0921 during business office hours.