

An underwater photograph of a white boat with several divers on board. The boat is positioned in the upper half of the frame, with divers visible on the deck and in the water. The water is clear and blue, with sunlight filtering through from above. The overall scene is bright and clear.

IS YOUR LIABILITY COVERED?

Liability Insurance

for Diving Facilities & Professionals





This brochure

offers an overview of the **General Liability Insurance** offered by **DiveAssure** to **diving professionals and diving facilities** within the European Union and United Kingdom. This insurance covers dive centers, resorts, liveaboards, and diving professionals of all levels, offering protection against claims and legal actions arising from their diving-related activities. Coverage is subject to the full terms and conditions.

DiveAssure

An underwater photograph of a diver swimming over a coral reef. The water is clear blue, and the reef is covered in various types of coral. Bubbles are visible around the diver's head. The overall scene is serene and captures the beauty of marine life.

Outstanding Coverage and Value

Despite offering superior coverage and high limits, you'll often find our rates to be more affordable than those of other providers. Our transparent pricing includes membership fees, service fees, and local taxes, ensuring that there are no hidden costs. If you're not convinced yet, feel free to give us a call and we will help you realize the savings.

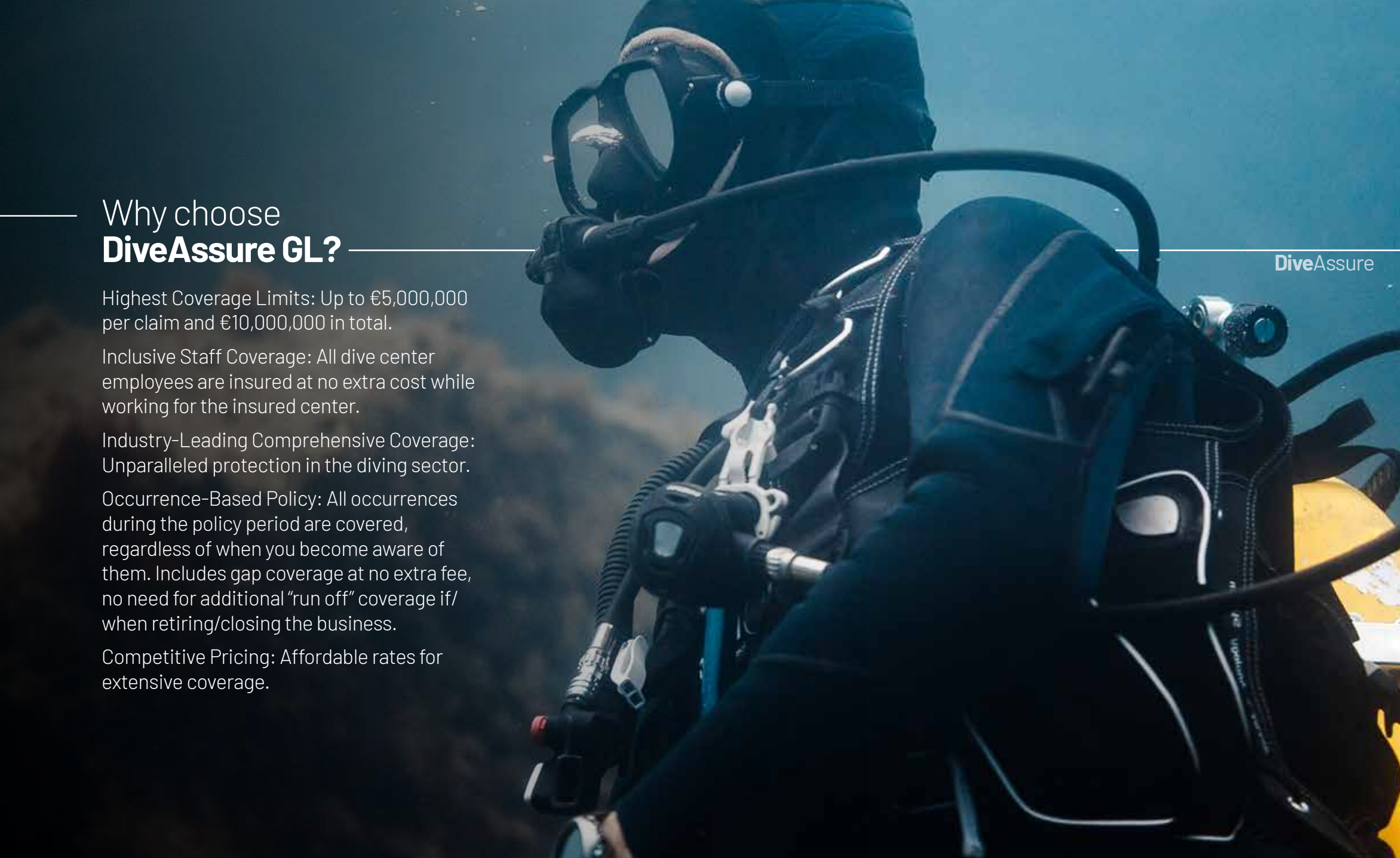
DiveAssure

An underwater photograph showing a diver in the foreground and another diver further up in the water. The scene is set against a dark, rocky reef structure. The water is a deep blue color.

Main Benefits

- 1. Public Liability:** Covers incidents like slip-and-fall accidents, damage to others' property, or injuries linked to/caused by diving boats.
- 2. Product Liability:** Addresses claims tied to defective diving equipment, whether sold or rented-out, including gear repair and issues stemming from air fills.
- 3. Negligence-Related Claims:** Encompasses Provides legal defense and settlement in cases of allegations of negligence leading to diving or in-water accidents.
- 4. Liability for Diving Boats:** Protection extends to boats up to 15 meters in length.
- 5. Environmental Liability:** Shields against claims for environmental damage, such as the accidental release of pollutants.

DiveAssure



Why choose **DiveAssure GL?**

Highest Coverage Limits: Up to €5,000,000 per claim and €10,000,000 in total.

Inclusive Staff Coverage: All dive center employees are insured at no extra cost while working for the insured center.

Industry-Leading Comprehensive Coverage: Unparalleled protection in the diving sector.

Occurrence-Based Policy: All occurrences during the policy period are covered, regardless of when you become aware of them. Includes gap coverage at no extra fee, no need for additional “run off” coverage if/when retiring/closing the business.

Competitive Pricing: Affordable rates for extensive coverage.

DiveAssure

Who is Eligible for Coverage?

Eligibility for DiveAssure's coverage is contingent on adherence to the standards of approved certifying agencies, as listed on the DiveAssure website. The insurance provided to DiveAssure members is under a group policy issued by Chubb, covering a diverse range of diving professionals and diving facilities. This includes self-operating diving facilities, dive centers situated within resorts or on liveaboards, as well as dive professionals across all levels. Both employed diving professionals at covered dive centers and independent or freelance diving professionals are eligible for this comprehensive coverage.

About DiveAssure

DiveAssure stands out as a premier provider in the diving insurance industry. With a deep understanding of the diving world, DiveAssure ensures that its members receive not only top-notch insurance solutions but also peace of mind, knowing they're supported by experts with a wealth of experience in diving safety and risk management.

Founded in 1999, DiveAssure offers coverage tailored for the unique needs of divers and dive professionals. Known for its comprehensive protection, DiveAssure covers a wide range of scenarios, from dive-related accidents to travel insurance specifically crafted for dive-travel. Whether it's for individual divers, dive professionals and centers, resorts or liveaboards, DiveAssure's dedication to the diving community is evident in its robust coverage options, competitive rates, and a commitment to customer service excellence.

DiveAssure



An underwater photograph showing several divers swimming in clear blue water. The divers are wearing full scuba gear, including tanks, regulators, and fins. Bubbles are visible around them, and the seabed is visible at the bottom of the frame. The lighting is bright, creating a clear view of the divers and their equipment.

DiveAssure

The Insurer

Insurance to DiveAssure members is provided by [Chubb](#), the world's largest publicly traded property and casualty insurance company

Eligibility for GL: Who's Covered?

DiveAssure extends coverage to its members under a comprehensive group policy within the European Union and the United Kingdom. Eligible members include:

- Diving facilities and dive centers, whether standalone, part of a resort, or on a liveaboard.
- - Diving professionals at all levels, including those employed by a covered dive center or working independently as freelancers.
- - Coverage is conditional upon diving and teaching activities being fully compliant with the standards of approved certifying agencies, as listed on the [DiveAssure website](#).



Dive Covered, Dive Safe. DiveAssure

Need More Information or Assistance?

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

info@diveassure.com
diveassure.com

