

Diving 'Facilities' and Dive Professionals General Liability Insurance



DiveAssure

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.

Policy's "Must Have" Benefits:

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

Main Advantages - At a Glance

- Highest limits: €20,000,000 per claim, €40,000,000 aggregate
- Most comprehensive coverage available in the industry
- Occurrence policy with gap coverage at no charge
- Very competitive rates
- Named individual coverage to all pros – covering them also outside their work in the dive center

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.

Check Out Our Rates and SAVE!

Despite the superior coverage and the high limits, you will find out 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

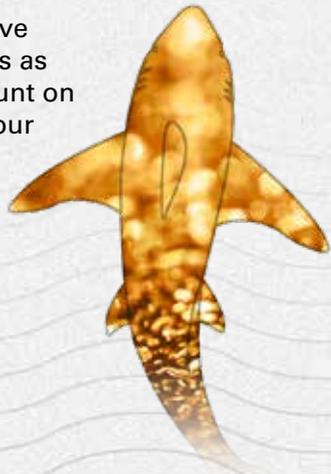
The DiveAssure Association was founded in 1999 with a goal of providing scuba divers with everything they might need in the area of diving insurance and medical assistance. Since then, new programs have been added, refined and perfected, as we have listened to our clients and learned their needs. We now offer to divers and the industry a variety of superb Insurance programs to cover all needs. For over 18 years, DiveAssure has offered the best dive-travel and diving accident insurance programs and as of January 1st 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 CNA Hardy. CNA Hardy is part of CNA Financial Corp, the 8th largest U.S. commercial property and casualty insurance company. Established in 1897, CNA has approximately 7,000 employees, serving businesses and professionals in the U.S., Canada, Europe and Asia.

DiveAssure Partners Get Even More...

As if our liability rates are not so very attractive already, current DiveAssure business partners as well as new ones receive an additional discount on top. DiveAssure partners earn from offering our 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.



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 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

Local policies 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 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).

Need other Insurance products?

DiveAssure can help! While we only 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?

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 hours.