



2009-2010 Dive Store Liability Insurance Program

Policy Period is from 12:01 a.m. Certificate Effective Date to 12:01 a.m. Certificate Expiration Date

Our Quality and Safety Record Continues to Keep Insurance Costs Low

Standard Coverage:

This policy is intended for Dive Stores and includes liability limit of \$1,000,000 per occurrence \$2,000,000 aggregate; defense outside the limits. The premium is based on gross sales minus education. This program is available in the United States of America (including its territories and possessions), Puerto Rico and the Caribbean.

Financing available:

Not only does this policy offer superior coverage at a very low price, but we offer competitive-rate financing for payment convenience.

SUMMARY OF COVERAGE

- Occurrence policy, \$1 million liability limit per occurrence with \$2 million general aggregate limit.
- FREE membership in ISRPA risk purchasing group.
- Aggregate for product liability and completed operations \$1 million.
- Coverage for air fills, repairs, products sold and rented.
- Coverage for accidents on premises with on-site pool.
- Coverage for suits involving personal injury, libel, slander and false arrest.
- Hired & Non-Owned Auto: (Limit \$100,000 each occurrence and annual aggregate; increased to \$500,000 by endorsement for \$150).
- Coverage for operator-sponsored dive trips and operator-sponsored club liability.
- Coverage for non-motorized related rental watercraft up to 26 feet in length, such as canoes, kayaks, etc.

All Policies Exclude Coverage Such As, But Not Limited To:

- Professional liability (must be covered by separate Professional Underwater Liability Insurance coverage).
- Snow skis, bindings, adjustments and rentals. (Snow ski exclusion buy-back \$525 additional prem.)
- Workers Compensation.
- Lakes, ponds, quarries, mines, docks, and marinas (Coverage available for additional prem.-call for rates)
- Watercraft, owned or non-owned (except for non-motorized watercraft up to 26 feet in length).
- Vehicles
- Unrelated business activities.
- Firearms and firearm-related products.
- Hotel and Restaurant Facilities

Insurance Costs and Fees

Included in the fees are the insurance premiums and administrative fees, which cover the costs of printing, mailing, processing, legal assistance, materials, record keeping and supervision.

Additional Insureds -No Extra Charge

Policy Period

The policy period is 12:01 a.m. Certificate effective date to 12:01 a.m. certificate expiration date. Each insured will receive a certificate showing the coverage effective dates.

Territory

This program is available in the United States of America (including its territories and possessions), Puerto Rico and Caribbean.

Notice of Cancellation – For non-payment of premium, a 10-day written notice is required. Thirty days written notice is required for all other reasons.

Defense Provided

This policy defends any suit against the insured for damages that are legally payable under the terms of this policy, even if the allegations are groundless, false or fraudulent.

Claims

As this is an occurrence-form policy (you are insured for incidents that occur during the policy period) it is very important to report all incidents that may lead to a claim. All claims must be reported to **Witherspoon & Associates**

Professional Liability (excluded under this policy)

Underwater Professional Liability includes but is not limited to the supervision and/or instruction of scuba diving and snorkeling or other forms of aquatic activity and activities related thereto, whether or not conducted in oceans, lakes, rivers, quarries, pools, or other water bodies owned, rented or used by the insured or certificate holders.

ALL POLICIES SUBJECT TO A 25% MINIMUM EARNED PREMIUM