

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

SCUBA FIT TRAINING PROGRAM ENDORSEMENT

This endorsement modifies insurance provided under the following:

PROFESSIONAL LIABILITY COVERARGE FORM

It is understood and agreed that SCUBA Fit Training Program coverage only applies to certificate holders who have been charged for and have paid the applicable additional premium for the coverage.

For those certificate holders meeting that criteria, it is understood and agreed that the following changes apply to the SCUBA Fit Training Program operations and activities only:

I. Paragraph 7. Of SECTION V - DEFINITIONS is deleted in its entirety and replaced with the following:

7. "Occurrence" means an accident neither expected nor intended by the named insured which occurs while the claimant or decedent is in the water, entering, exiting or preparing to enter the water in connection with SCUBA, snorkeling, swimming or freediving activities. It also includes an accident occurring in a pool or natural body of water and/or classroom, and/or an accident which occurs while the claimant or decedent is receiving emergency first aid or swimming instruction and/or an accident which occurs while the claimant or decedent is participating in the SCUBA Fit Training Program.

II. ITEM 5. Of the Miscellaneous Professional Liability Declarations is deleted in its entirety and replaced with the following:

ITEM 5. Professional Services:

Scuba Diving, Snorkeling, Swimming or
Freediving Instructions and Supervision,
Training under the SCUBA Fit Training
Program, and Emergency First Aid Training

III. The following exclusion is added to Paragraph 2., Exclusions of SECTION I - COVERAGE:

With respect to coverage provided by the "Scuba Fit Training Program

All other terms and conditions of this Policy remain unchanged.

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Endorsement", this insurance does not apply to any claim arising out of any "occurrence":

1. That is outside of the scope of the SCUBA Fit Training Program, or
2. That involves instruction from an instructor or trainer that is not certified to provide instruction or training for the SCUBA Fit Training Program.

All other terms and conditions of this Policy remain unchanged.