

# Retail/Resort Group Professional Liability Policy Program Application

**Legal Business Name** \_\_\_\_\_ **PADI Retail or Resort # S-** \_\_\_\_\_

PADI Retailers and Resorts are able to secure professional liability insurance for renewed PADI Instructors, Assistant Instructors, Divemasters, Swim Instructors and Freediving Instructors associated with your facility.

**You can now include dive pros from other training agencies on your Retail/Resort Group Professional Liability Policy\*.**

## Important information:

- You can easily add or remove dive pros as your professional staff changes.
- Higher limits are available.
- There is no limit to the number of individuals who can be added to a retailer/resort's policy.
- Policy limits are \$1,000,000 combined single limit per occurrence (per incident, shared between all involved dive professionals and facility) and \$2,000,000 annual aggregate.
- Rates are computed on your retailer/resort's instructional and supervisory receipts.
- The coverage for the retailer/resort and individual is subject to all Exclusions and Conditions of the professional liability policy.
- Premium for the Retail/Resort Instructional Policy can be included with the store/resort's general liability premium.

## To sign up your professional staff members follow these steps:

1. Tell us your estimated 12 months gross receipts for instructional/supervisory/EFR/Swimming/Freediving revenue: \$ \_\_\_\_\_
2. Have you had any claims in the last 5 years? If yes, please explain \_\_\_\_\_
3. Print the members' name and information as indicated below.
4. Have each individual member complete application #300DT for the applicable insurance year.
5. Ensure the members indicate the level of coverage, sign the box and sign Section 1 or 2 (not both).
6. Submit the individual applications (#300DT) and this Application/Roster.

Member Name	Agency	Pro Member Number	Insurance Level Applied For (Include Tec credentials for Tec coverage)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

## Exclusions

(see reverse)

I hereby declare that I have read, understand and acknowledge the Exclusions printed on the reverse. I also understand that the limits of liability declared on the certificate of insurance are shared between all staff members

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\*Non-PADI Pros not to exceed more than 25% of those insured under Store/Resort Instructional Policy.

# EXCLUSIONS

## READ CAREFULLY BEFORE SIGNING PAGE 1

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**In addition to the specific exclusions contained in the policy, this insurance does not apply to:**

X) Any claim arising out of any “occurrence” in which the insured knowingly permitted the uncertified student involved in the claim to leave the immediate area during in-water instruction without supervision and the attendance of an instructor or a certified assistant.

Y) Any claim arising out of any “occurrence” in which the insured left or permitted the uncertified student involved in the claim to be unattended during in-water instruction and/or testing.

Z) Any claim arising out of any “occurrence” involving a recreational training or supervisory dive conducted by an insured that is planned for depths greater than 40 meters/130 feet; planned with mandatory stage decompression (safety stops are acceptable); or planned using gas mixes other than compressed air, or enriched air unless all students are previously certified divers or are participating in an open water diver course with an enriched air training option.

This exclusion (Z) does not apply to any insured when Technical Diving coverage is indicated on the insured’s certificate of insurance.

AA) Any claim arising out of any “occurrence” involving a technical training or supervisory dive conducted by an insured that is planned for depths greater than 100 meters/330 feet; or planned using gas mixes other than compressed air, enriched air, oxygen, or trimix.

BB) Any claim arising out of any “occurrence” in which the insured failed to obtain a medical history form completed by the student involved in the claim, prior to in-water instruction; and in the case of a minor, the failure to have obtained the minor’s parent’s or guardian’s signature on the medical history form. Furthermore, this insurance does not apply if the medical history form indicated any condition contrary to safe participation in diving activities, and the insured failed to require the student to obtain medical approval (based on a medical examination) by a licensed physician, who is not the student, prior to in-water instruction.

CC) Any claim arising out of any “occurrence” during a training dive or swim instruction in which the insured had not first obtained from the student involved in the claim a signed release of liability/assumption of risk form developed or approved by the certification organization through which the training was offered; and in the case of a minor, the failure to have obtained the minor’s parent’s or guardian’s signature on the form.

DD) Any claim arising out of any “occurrence” during a technical training dive in which the insured had not first obtained from the student involved in the claim a signed release of liability/assumption of risk form developed or approved by the certification organization through which the technical training was offered, specifically stating that the student acknowledges that the training involves technical dive training.

EE) Any claim arising out of any “occurrence” involving scuba instruction provided by the insured to a student under the age of ten (10), except for courses taught in confined water (e.g. swimming pools), which may be offered to anyone age eight (8) and older.

FF) Any claim arising out of any “occurrence” involving instruction in which the insured instructor and/or Dive Center/Resort Operator has not maintained records for the purpose of recording the progress of the student involved in the claim.

GG) Any claim arising out of any “occurrence” involving instruction in which the insured instructor and/or Dive Center/Resort Operator has not maintained records for the purpose of evaluating the understanding of the instructional material by the student involved in the claim.

HH) Any claim arising out of any “occurrence” involving instruction in which the insured instructor and/or Dive Center/Resort Operator has not retained all records relating to the individual student involved in a claim, for a minimum of five (5) years.

II) Any claim arising out of any “occurrence” involving the insured’s conduct of an introductory experience program (any program designed to introduce uncertified divers to recreational scuba diving via a supervised, controlled open water dive experience) that was not in accordance with Recreational Scuba Training Council (RSTC) standards. This exclusion does not apply to confined water-only experiences being conducted by properly certified divemasters, assistant instructors and instructors.