

## SSAC Third Party/Public Liability Insurance

### A Brief Description of the Cover. **Policy Synopsis**

Third Party sometimes called “Public Liability” Insurance is in place for up to **£5,000,000 for civil liability** compensation awards for personal injury to Third Parties or Members of the Public or damage to their property as a result of negligence by any SSAC Member. Additionally the cover includes up to **£5,000,000 for civil liability pursued against Principals** to the SSAC i.e. Swimming Pools, Leisure Centres, Land Owners and Lake or Pit Owners that allow SSAC organised diving to take place on or in their property. **The policy this year runs from 06/01/08 to 05/01/09 under Policy Number DMI/123582.**

**Who is covered by this policy?** - All SSAC members the Committee of the SSAC for the time being.

**When are they covered?** – All SSAC members are covered when engaged on Company activities and when they are diving anywhere in the world. Liability cover in the USA and Canada is restricted to being sued outside of the USA or Canadian legal jurisdiction.

**Does the insurance include the use of Nitrox, Rebreathers and Trimix?** – Yes where they are being used in accordance with SSAC recommendations.

**What happens when I am abroad and diving on holiday with other organisations at either a Dive Centre at a Hotel, or an independent Dive School at Resort?** – Your SSAC member liability insurance still covers you but if you are going to engage in speciality diving that is out side of the SSAC recommendations please check with SSAC Headquarters and their Insurance Advisors that the activity can be included in the member liability cover.

**Can one SSAC member claim personal injury or damage to property caused by another SSAC member?** – Yes if it's as a result of negligence and results in a legal claim, this is called “Member to Member Liability” and is stated in the policy.

**If I feel that I am responsible for an injury or damage to someone else's property and I may be held responsible what should I do?** – You must not admit any responsibility or liability at the time of the incident. Report the matter to SSAC Headquarters and you will receive a response from HQ and /or their Legal Advisors telling you what the legal position is.

**Are guests and visitors to our Club covered by this policy?** – Yes guests and visitors who are in the process of joining the club and who are receiving training, or visiting certified divers diving with your Branch are covered by this insurance for up to 7 visits in one 30 day period for this policy year (06/01/08 to 05/01/09). Once they have joined your Branch and are members of the SSAC they are covered like any other SSAC member.

**Does the 7 visit restriction for guests and visitors apply to Friends, Family or Members of the Public that we allow to swim in our pool during pools sessions?** – No friends and family, or members of the public that you allow to swim in your pool during your pool sessions are covered by this insurance regardless of the number of visits they make. This insurance applies even if you charge them for the swimming sessions, so long as the proceeds are dispersed to your Branch funds.

**Are we covered for arranging “Try Dives” for the public?** – Yes you are covered for arranging this activity subject to SSAC's recommendations along with Open Nights at your Branch and Club Social Events.

**Does this insurance cover the Swimming Pool Management/Owners if they are sued because of our negligence?**  
- Yes this is called “Indemnity to Principals” and is stated in the policy. The cover also extends to any “Principal” who allows you to use their facilities, like Lake or Pit Owners, School's and College's swimming pools.

**Will this insurance be acceptable to the Ministry of Defence if we use their facilities or are based inside a military establishment?** – Yes, but should you encounter a problem with the MOD or MOD police ask them to contact SSAC HQ or the Insurance Advisor for verification.

**Will the SSAC Liability Insurance pay claims if I am injured or lose or damage my diving equipment if no one is to blame?** – No the SSAC's annual Liability Insurance is not an “Accident” “Travel” or “Dive Equipment” Insurance. You should insure these risks yourself with an appropriate insurer.

If more information about this insurance is required please refer to SSAC Head Quarters or Dive Master Insurance Consultants Ltd. They can provide a more formal proof of insurance if necessary. This is only a brief description of the Annual Liability Insurance that is stated more specifically in the SSAC's Master Insurance Policy, a copy of the Master Policy can be obtained from SSAC Headquarters upon request.

**Is the use of compressors covered?**

Damage or injury caused by improper or negligent use of compressor equipment is covered under the members liability policy. Damage or injury caused by mechanical failure of the compressor is not covered.

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**This Insurance has been placed with Certain Underwriters at Lloyds by Dive Master Insurance Consultants Ltd.**

Ref: BA/Synopsis.doc/25/06/08