

Scottish Sub Aqua Club Liability Insurance Synopsis of Cover

The Insured is the Scottish Sub Aqua Club (Scot-SAC), its committee for the time being and its membership.

The Risk Insured

To insure the legal liability arising from third party liability as a result of injury or damage to third parties or their property arising from any promotion of recreational sport diving, instruction, supervision or tuition given. This includes failure to give instruction or advice.

The general public and visitors who are not members of Scot-SAC but are under supervision/tuition are also covered under the benefits of this policy.

Treatment risks are included - important if members give first aid or oxygen administration courses.

Property owners' liability if any of the Branches own the premises from which they operate.

Participant to Participant liability - the policy extends to each individual member of Scot-SAC as if they were separately insured.

Liability to Principals - this applies when you are operating on someone else's land or when contracting with another organisation such as a School or College to provide scuba experience to their customers, clients or employees.

Product Liability - to cover the goods and services that Scot-SAC provide (excluding errors in printed material). This cover extends to Shows and Promotions.

To include food and drink supplied during Club activities, Shows and Promotions.

Liability on the use of small watercraft up to 15 metres in length, powered, or non-powered, used for safety cover during Club activities, (Club dives, etc).

Liability on the use of compressors owned by Clubs that are not separately insured elsewhere.

Territorial Limits - Covers all Members of Scot-SAC resident worldwide, except when permanently domiciled in the USA or Canada, their Territories and Possessions.

Benefit Limits - £5 million any one claim public liability insurance
£5 million any one claim product liability insurance

Policy Excess - £1000 for each and every Liability Insurance Claim

This Synopsis is a brief description of the coverage only and is subject to the Warranties, Conditions and Exclusions outlined in the full Policy Wording.

This insurance is arranged through Dive Master Insurance Consultants Limited

All questions on coverage should be referred to Scot-SAC agent Kelvin Smith & Co Dive Master Insurance Consultants Limited
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