

# 2019-2020 PADI-ENDORSED DIVE BOAT INSURANCE

[WWW.DIVEINSURANCE.COM](http://WWW.DIVEINSURANCE.COM)

- *Insurance is critical for your dive boat operation. But, you need more than just insurance; you need security, stability and custom-tailored coverage at the **MOST COMPETITIVE PRICE.***



## VICENCIA &BUCKLEY

A Division of HUB International  
Insurance Services, Inc.

# Policy Features and Benefits

## Affordable, Low Rates

- excellent coverage, at a low price, underwritten by an A++ XV rated US insurance company.
- Free, no obligation quote customized to meet your business needs

## Customized Liability Coverage

- \$1,000,000 in liability protection for both bodily injury and property damage for passengers and crew – including defense costs. Excess liability coverage up to \$9,000,000 available.

## Policy Inclusions

- \$5,000 medical payments coverage
- Additional insureds
- Collision liability coverage
- Pollution coverage (up to \$500,000) for sudden and accidental fuel or oil spills (less policy deductible)
- Hull protection, insured for the stated amount, including engine, boat trailers and tenders\*

## More Policy Benefits

- Discounted rates available for larger vessels
- Lay-up credit – policy savings up to five months offered for boats operating only a portion of the year
- No deductible increase for named storms
- Additional insureds coverage available at no extra cost
- Worldwide coverage (except where USA law restricts business activities of USA companies)

\*Restrictions, limitations and deductibles apply. See coverage information and FAQs, and contact Vicencia & Buckley for full policy details.

## Optional Coverages

- Optional coverage for crew injury while aboard the boat
  - o What happens if a crew member falls through a deck hatch and is injured? Who pays for his medical bills and lost wages?



- Optional coverage for crew injury while in-water
  - o What happens if a crew member suffers an ear injury or DCS as a result of setting the anchor? Is he likely to sue you?

## Exclusively for PADI Dive Centers, Resorts and Boat Members

- Optional professional liability coverage for claims from divers in the water.
  - o Does the dive pro aboard the boat carry professional liability insurance? Did you know you can obtain a Group Professional Liability policy for your professional crew?
- Optional Commercial General Liability coverage for on-board gas fills and tank rentals
  - o Your boat general liability and hull policy does not provide coverage for these extra services. Providing these benefits to your divers exposes you to 'products liability' claims. To protect your business for these type claims you will need to secure this optional coverage.

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## Call today and receive rates customized to your business needs!

Simply complete the included application and fax to Vicencia and Buckley at +1 714 739 3188, or apply online at [diveinsurance.com](http://diveinsurance.com). Have questions? Call us at 800 223 9998 or +1 714 739 3177.



# Coverage Information

## Limits of Coverage

- Limit of Liability is \$1,000,000 for each occurrence except as noted. Defense costs are included in these limits.
- Policy Period runs July 22, 2019 through July 22, 2020.

## Limits of Navigation

- Worldwide coverage
- Navigational limits appear on your Certificate of Insurance

## Notice of Cancellation

- Forty-five day written notice of cancellation, except non-payment of premium is 10 days notice.

## Notice of Suit or Claim

- The insured is required to give written notice of any accident or occurrence which may lead to a claim. This coverage is on an occurrence basis (covers incidents which occur during the policy period).

## Deductible Clause

- **Hull Deductibles** – Two percent of the hull value up to 25 years and three percent over 25 years. The minimum hull deductible is \$1000. No increase for named storms.
- **Liability** – \$1000

## Liability Limit

- Up to \$10,000,000 limit available.

## Special Requirements

1. All vessels, where applicable, must be Coast Guard approved.
2. All vessels must be insured to market value.
3. Claims arising from the sale, dispensing or consumption of alcoholic beverages on board

are excluded.

4. The policy excludes divers in the water. Divers are covered as passengers only and are excluded while in the water. Optional Group Professional Liability coverage for divers in the water is available.

## If you don't have the Optional Group Professional Liability coverage, then we suggest you extend Professional Liability Coverage to your vessels by:

1. Name the vessel owner as an Additional Insured on a Professional Liability Policy of either an Instructor, Assistant Instructor or Divemaster; or purchase in-water passenger coverage.
2. The Insured Instructor, Assistant Instructor or Divemaster must be on board and/or in a supervisory capacity during the aquatic activity.
3. The Additional Insured coverage applies solely to the acts of the insured Instructor, Assistant Instructor or Divemaster in the role of supervising divers.

## A Marine Survey Is Required For:

- Vessels five years old or older
- Custom-made boats built outside the U.S., regardless of age

## Warranties

- All vessels must comply with Coast Guard Regulations and Licensing Requirements where applicable
- When a survey is deemed necessary for the company, it

will be carried out by a surveyor affiliated with NAMS, Lloyds, SNAME, SAMS or an approved surveyor who will follow the guidelines of the ABYC and NFPA. It is further warranted that the Assured will comply with all recommendations of the surveyor and will maintain the vessel according to the guidelines of the ABYC and NFPA.

**The following may be accepted by the insurer, but at special terms and rates not provided in this brochure and at the insurer's discretion.**

## Contact agent for details regarding:

- Vessels 25 years old or older
- Custom boats built outside the U.S.
- Vessels under 20 feet or over 70 feet
- Vessels operating in excess of 25 miles offshore
- Vessels capable of speeds over 45 mph
- Vessels that use methanol fuel
- Vessels on which passengers remain on board for more than one consecutive 24-hour period
- Pontoons (Pontoons used on inland lakes are acceptable.)
- Vessels operating in foreign waters
- Inflatables
- Jet-drive vessels
- Fiberglass-over-wood or wood construction

## Ineligible Types

- Hydrofoil boats
- Houseboats
- Ferrocement hulls
- Purpose-built race boats

**Vicencia & Buckley**  
**A Division of HUB International**

6 Centerpointe Drive, #350, La Palma CA, USA 90623-2558  
+1 714 739 3177 • 800 223 9998 • Fax +1 714 739 3188  
Email: [diveboat@diveinsurance.com](mailto:diveboat@diveinsurance.com)  
License #0757776

## Frequently Asked Questions

### **Do I need to have an instructor or divemaster aboard my vessel?**

Yes, the dive vessel coverage excludes divers while they are in the water and requires an insured professional to be on board and/or in a supervisory capacity during aquatic activities for such coverage to be in effect. To protect the vessel owner, diving accidents in the water must be covered by a professional liability policy carried by professional instructors and divemasters, and the vessel and owner added as an additional insured on the professionals' liability policies. These professionals should be responsible for the dive briefing and all in water activities including instruction and supervision when applicable. Optional group professional liability coverage for divers in the water is available.

### **Are my crew members covered if they are injured?**

Your crew members are covered for injuries on board the vessel while providing assistance in the voyage of the vessel, **if you select the optional crew coverage**. Crew members are **not covered** while in the water unless you select the **optional in-water crew coverage**.

### **Is there coverage for passenger claims for entering or exiting the vessel?**

Coverage for injury claims while aboard the vessel, the diving platform or boarding ladder is included. Coverage for in-water passenger claims is not included unless you purchase the Group Professional Liability program.

### **Do I need to have releases signed?**

Yes, you must have your passengers sign a liability release. This acts as a first line of defense if a passenger files a claim against you alleging an injury on your vessel. It is also a requirement of the policy that all divers sign a diving liability release.

### **Do I need to list all additional insureds?**

Yes, the insurer requires all additional insureds to be listed on your policy. This covers the additional insured only for liability from your actions or negligence.

### **Can I use my boat for personal use?**

Yes, and you must be sure to comply with the conditions of the policy as they remain the same even if using the vessel for personal use.

### **Is the engine considered part of the hull?**

Yes, and the value should be included in the amount of insurance on the hull. Engines are covered for the depreciated value.

### **Are compressors covered by the policy?**

Subject to the terms and conditions of the policy; property damage only – actual cash value, no liability coverage. Compressor breakdown is not covered.

### **Can I obtain coverage for on-board gas fills and tank rentals provided by the boat?**

Yes, if you are a PADI Dive Center, Resort or Boat Member, and purchase the optional Comprehensive General Liability coverage. (Only available to PADI Dive Store and Boat Members)

### **Is my diving equipment covered for loss or damage?**

Up to \$500 per individual item with a maximum loss of \$5000 per occurrence and subject to the terms and conditions of the policy - no liability coverage. Note, dive equipment is not covered while in use and only covered on the vessel. Equipment over \$500 should be scheduled. Coverage is limited to fire, theft or total loss of the vessel.

### **How often are surveys required?**

Generally, out of water surveys are required every five years for vessels five years and older. Periodic in water surveys may be required every two to three years.

### **Who can I use to survey my vessel?**

Any surveyor affiliated with the National Association of Marine Surveyors or other similar professional associations. If you need a specific reference for your area, please contact Vicencia & Buckley at 800 223 9998 (U.S. and Canada) or +1 714 739 3177.

# 2019-2020 DIVE BOAT MARINE INSURANCE APPLICATION

Policy Period is from 12:01 A.M. 22 July 2019 through 12:01 A.M. 22 July 2020

**PLEASE PRINT CLEARLY**

**For PADI Members**

New  Renewal

1. Legal Business Name \_\_\_\_\_ PADI No. \_\_\_\_\_
2. DBA \_\_\_\_\_  
 Corporation Who are the shareholders? \_\_\_\_\_  
 Partnership Who are the partners? \_\_\_\_\_  
 Sole Proprietorship  Other, Please explain \_\_\_\_\_
3. Street Address \_\_\_\_\_  
 City \_\_\_\_\_ State/Province \_\_\_\_\_ Country \_\_\_\_\_ Zip/Postal Code \_\_\_\_\_
4. Phone (\_\_\_\_) \_\_\_\_\_ FAX (\_\_\_\_) \_\_\_\_\_ email \_\_\_\_\_  
 Policy Period: From \_\_\_\_\_ To 07/22/2020
5. Have you had any previous boat claims or losses? (including dates and amounts) \_\_\_\_\_
6. Has a marine insurance policy ever been cancelled or non renewed?  Yes  No
7. Current Insurance Company \_\_\_\_\_ Expiration Date \_\_\_\_\_
8. Waters to be navigated, please specify: \_\_\_\_\_  
**OR** check one:  Caribbean  U.S. East Coast  U.S. Gulf Coast  U.S. West Coast  Great Lakes  Hawaii  
 Others (please specify) \_\_\_\_\_
9. Do you want a quote for Excess Insurance?  Yes  No  \$1M  \$2M  \$3M  \$4M  \$9M

**BOAT USAGE**

10. Name of Captain \_\_\_\_\_ Is Captain owner of boat?  Yes  No
11. Certified for Maximum Number of Passengers \_\_\_\_\_
12. Percentage of trips for diving charters \_\_\_\_\_ If less than 100%, Please explain \_\_\_\_\_
13. Coast Guard Approved? (Mandatory in U.S.)  Yes  No Registry No. \_\_\_\_\_
14. Do passengers remain on board for more than one consecutive 24-hour period?  Yes  No
15. Do you use a waiver or release of liability for all passengers?  Yes  No
16. Do you want coverage for liability to passengers while in the water? (Group Professional Liability)  Yes  No  
 If yes, complete Group Professional application.
17. Do you have an oxygen kit on board?  Yes  No
18. Do you have a compressor on board?  Yes  No
19. Lay Up Period from \_\_\_\_\_ to \_\_\_\_\_

**CAPTAIN AND CREW SCHEDULE**

	Name	Duty	FT/PT	Do they have Professional Liability Insurance		PADI Number
				Yes	No	
1.	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____
2.	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____
3.	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____
4.	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____

Add additional names, duties, insurance status and member/license numbers on a sheet of paper and attach if necessary.

20. Do you require the captain to remain on the boat at all times?  Yes  No
21. Number of crew \_\_\_\_\_
22. Do you want coverage for paid crew while on board the vessel?  Yes  No *If yes, complete in water supplement application*
23. Do you want coverage for paid crew while they are in the water?  Yes  No *If yes, complete in water supplement application*
24. Has any crew had decompression sickness or received hyperbaric treatment in the last three (3) years?  Yes  No
25. Do you require all instructors and divemasters on board your vessel to carry professional liability insurance?  Yes  No

**MISREPRESENTATION OR CONCEALMENT OF ANY OF THE ABOVE MAY VOID COVERAGE**

**DESCRIPTION OF BOAT (minimum hull value \$10,000)**

- 26. Name of Vessel \_\_\_\_\_ Manufacturer \_\_\_\_\_
- 27. Year built \_\_\_\_\_ Serial No. \_\_\_\_\_ Model \_\_\_\_\_
- 28. Length Overall \_\_\_\_\_ Material of hull \_\_\_\_\_ Maximum range \_\_\_\_\_
- 29. Engine Make \_\_\_\_\_ Total horsepower \_\_\_\_\_
- 30. Date of last survey? \_\_\_\_\_ Have recommendations been completed?  Yes  No
- 31. Type of propulsion:  Inboard  Outboard  Sail  Inboard/Outboard  Other \_\_\_\_\_
- 32. Protective devices (automatic firefighting systems, etc.) \_\_\_\_\_
- 33. Purchase Price \_\_\_\_\_ Date of Purchase \_\_\_\_\_ Hull Market Value (amount to be insured) \$ \_\_\_\_\_
- 34. Dinghy/Tender: Manufacturer \_\_\_\_\_ Age \_\_\_\_\_ Dinghy Length \_\_\_\_\_ Dinghy Value \_\_\_\_\_
- 35. Are maintenance and operation logs kept?  Yes  No Are copies stored on land?  Yes  No

**DESCRIPTION OF TRAILER**

Serial No. \_\_\_\_\_ Value \$ \_\_\_\_\_ Manufacturer \_\_\_\_\_ Year Made \_\_\_\_\_

**LOSS PAYEE, IF ANY**

Address \_\_\_\_\_

**ADDITIONAL INSURED (No Charge)**

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City/State/Zip \_\_\_\_\_  
 Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City/State/Zip \_\_\_\_\_

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City/State/Zip \_\_\_\_\_  
 Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City/State/Zip \_\_\_\_\_

**MISREPRESENTATION OR CONCEALMENT OF ANY OF THE ABOVE MAY VOID COVERAGE  
PLEASE SIGN APPLICATION AND ENCLOSE THE FOLLOWING INFORMATION**

This is not a binder of insurance coverage, and does not bind the insurer or Vicencia & Buckley, a division of HUB International, until approved by the insurer and a premium is paid by the applicant.  
 We (I) acknowledge that this policy does not cover in water accidents and that we (I) have or require Professional Liability Insurance in place for in water accidents. No coverage is provided under this policy for liquor liability.  
 It is your duty to correct any wrong information and to complete any omitted information on this application. Omitting, misrepresenting, or stating falsely on this application may result in your policy being voided or rescinded at any time, even after a loss as all of the information requested is material.

\_\_\_\_\_  
 Signature \_\_\_\_\_ Print Name \_\_\_\_\_ Date \_\_\_\_\_

**CHECK LIST - Enclose the following information**

- Ensure application is complete and accurate
- Enclose copy of survey if required
- Enclose copy (front and back) of Operator's License
- Enclose a recent photo of boat
- Enclose copy of your current liability release form
- Enclose Certificate of Inspection if over six passengers
- Sign and date application above
- Email, mail, or fax your application to Vicencia & Buckley
- In water supplemental, if applicable
- There are no areas left blank on the application

**For information and quotes, contact PADI's Insurance Agent,**



A Division of HUB International Insurance Services, Inc.

**6 Centerpointe Drive, Suite 350, La Palma, CA 90623-2538**

**+1 714 739 3177 • 800 223 9998 (US and Canada) • FAX +1 714 739 3188**

**License #0757776  
www.diveinsurance.com**

PLEASE ADD OUR DOMAINS  
 @hubinternational AND @diveinsurance  
 TO YOUR SAFE SENDERS LIST!

**email:  
diveboat@diveinsurance.com**