

Ontario Underwater Council Liability Insurance Policy for Member Scuba Clubs

Part A: Requirements for Club *Diving* Activities that must be met in order for Policy coverage to apply

1. Member Clubs' Executive must sanction all diving activities before they take place. Diving activities cannot be sanctioned after the fact.
2. Member Clubs must notify OUC a minimum of 48 hours prior to the Club-sanctioned diving activities taking place. Member Clubs are requested to do so using OUC's online notification form on the OUC Website at www.underwatercouncil.com under Membership / Club / Liability Insurance / Notify OUC of Club-Sanctioned Activities Here.
3. All participants in Club-sanctioned diving activities must be OUC Members in good standing and have paid their respective Liability Insurance Policy fees prior to the Club-sanctioned diving activities taking place. For non-OUC-member divers, Member Clubs must adhere to the provisions of OUC's "Guest Diver Program"
4. Certified Dive Master/s must be in charge of all Club-sanctioned diving activities.
5. Certified Safety Diver/s must be present and ready to respond at all times during Club-sanctioned diving activities.
6. First Aid & Medical Oxygen (O₂) must be on-site and in a ready-to-use state at all times during Club-sanctioned diving activities.
7. Member Clubs must keep detailed records of all Club-sanctioned diving activities. Such records must be signed by the Dive Master and must at a minimum include: Location, Date, Purpose of Dive, Name/s of Dive Master/s, Safety Diver/s, Planned Maximum Depth and Maximum Bottom Time, Safety Stops, and the following additional information for every diver: Dive # of day & Pressure Group (if applicable), Total Weights, Tank/s Volume, Tank Pressure in, Time in, Bottom Time (In-Water-Time if diving a computer) Time out, Tank Pressure Out, and Maximum Depth.
8. Member Clubs must keep these detailed records accessible for a minimum of 7 years from the date of the Club-sanctioned training diving activity.
9. Dive Masters must plan all Club-sanctioned diving activities as No-Decompression Dives not to exceed 40m / 130' in depth at sea level.
10. Club-sanctioned diving activities must adhere to the Buddy System. This means that Buddy Teams must consist of 2 divers except in those circumstances where a Buddy Team of 3 divers becomes necessary. No one may dive alone.



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Part B: Requirements for Club Training Activities that must be met in order for Policy coverage to apply

1. Member Clubs' Executive must sanction all training activities before they take place. Training activities cannot be sanctioned after the fact.
2. Member Clubs must notify OUC a minimum of 48 hours prior to the Club-sanctioned training activities taking place. Member Clubs are requested to do so using OUC's online notification form on the OUC Website at www.underwatercouncil.com under Membership / Club / Liability Insurance / Notify OUC of Club-Sanctioned Activities Here.
3. All participants in Club-sanctioned training activities must be OUC Members in good standing and have paid their respective Liability Insurance Policy fees prior to the Club-sanctioned training activities taking place, except for those students under the direct care and control of certified Instructional Staff. Otherwise, Member Clubs must adhere to the provisions of OUC's "Guest Diver Program" for non-OUC-member divers.
4. Certified Instructors and / or Dive Master/s must be in charge of all Club-sanctioned training diving activities.
5. Certified Safety Diver/s must be present and ready to respond at all times during Club-sanctioned training diving activities.
6. First Aid & Medical Oxygen (O₂) must be on-site and in a ready-to-use state at all times during Club-sanctioned training diving activities.
7. In addition to the Student Records required by Certification Agencies, Member Clubs must also keep detailed records of all Club-sanctioned diving training activities. Such detailed records must be signed by the Dive Master and must at a minimum include: Location, Date, Purpose of Dive, Name/s of Dive Master/s, Safety Diver/s, Planned Maximum Depth and Maximum Bottom Time, Safety Stops, and the following additional information for every diver: Dive # of day & Pressure Group (if applicable), Total Weights, Tank/s Volume, Tank Pressure in, Time in, Bottom Time (In-Water-Time if diving a computer) Time out, Tank Pressure Out, and Maximum Depth.
8. Member Clubs must keep these detailed records accessible for a minimum of 7 years from the date of the Club-sanctioned training diving activity.
9. Instructors and /or Dive Masters must plan all Club-sanctioned training diving activities as No-Decompression Dives not to exceed 40m / 130' in depth at sea level.
10. Club-sanctioned diving training activities must adhere to the Buddy System. This means that Buddy Teams must consist of 2 divers except in those circumstances where a Buddy Team of 3 divers becomes necessary. No one may dive alone.



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Part C: Requirements for Club *Non-Diving* Activities that must be met in order for Policy coverage to apply

1. Member Clubs' Executive must sanction all non-diving activities before they take place. Non-diving activities cannot be sanctioned after the fact.
2. Member Clubs must notify OUC a minimum of 48 hours prior to the Club-sanctioned non-diving activities taking place. Member Clubs are requested to do so using OUC's online notification form on the OUC Website at www.underwatercouncil.com under Membership / Club / Liability Insurance / Notify OUC of Club-Sanctioned Activities Here.
3. All participants in the Club-sanctioned non-diving activities wishing to be covered by the Policy must be OUC Members in good standing and have paid their respective Liability Insurance Policy fees prior to the Club-sanctioned non-diving activities taking place.

Note #1: The "OUC Liability Policy for Clubs, Outline" document lists a wide range of non-diving activities that only require you to sanction them and notify OUC to have them automatically covered.

Non-Diving Activities that are *not* expressly listed in the Policy *may not be covered*.

To determine whether an unlisted Non-Diving activity is covered or not, or is covered but at an additional premium, Member Clubs *must inquire a minimum of 2 weeks in advance of OUC either via e-mail at: ouc@underwatercouncil.com or via telephone at 416-426-7033 with all the particulars of the proposed non-diving activity. Turn-around time for these requests is a minimum of 5 business days.*

Note #2: Non-member volunteers at Club-sanctioned non-diving activities are covered under the terms of the OUC policy while they are fulfilling their volunteer duties. While not necessary, these volunteers may choose to enrol in OUC's "Guest Diver Program", providing the OUC Member Club they are volunteering for approves of the application. These volunteers will then receive OUC Club Membership benefits, including OUC Club membership card, OUC newsletters, Liability Insurance coverage for not just sanctioned non-diving activities, but also sanctioned diving activities as well, etc.