




OUC Liability Insurance Policy for Clubs Frequently Asked Questions & Answers (FAQ & A)

Serial	Frequently Asked Question	Answer	Category
001	How can I quickly and easily see if a question I want to ask is on this FAQ page?	To quickly and easily see if a question is on this FAQ page, select the "Search" function from your Adobe Acrobat Reader toolbar (that's the "binoculars" icon). For example, if you want to find questions relating to "Training" type the keyword "Training" into the "What word or phrase would you like to search for?" field. Acrobat will quickly show you all the questions, answers, and categories that contain the keyword "Training". Another way of quickly finding questions is by Category.	FAQ
002	What if I have a question about OUC's Liability Insurance Policy that is not answered on this FAQ page?	If you can't find an answer to your question on this page, you can either contact the OUC office directly via telephone at: (416) 426-7033 or via e-mail atouc@underwatercouncil.com . We try to answer all questions within 72 hours.	FAQ
003	Why does my Scuba Club need Liability Insurance?	"Because no matter how careful you are, accidents happen. And, you can be sued by anyone who claims injury or damages resulting from your operations and activities. Even if you are eventually found to be blameless, litigation expenses could severely strain your resources. But liability insurance will defend you and pay for damages that may be awarded against you." Source: Pearson-Dunn Policy Outline. Besides this, nowadays a municipality will not even rent your club a pool without you providing them proof of liability insurance coverage. Provincial Parks, Certifying Agencies, and Waterway Authorities are just a few examples of the kinds of entities increasingly requiring proof of Liability Insurance.	Need for Liability Insurance
004	So why should my Scuba Club get OUC's Liability Insurance?	The 3 main reasons your Club should consider getting OUC Liability Insurance are 1) Coverage 2) Service, and 3) Cost. Coverage on OUC's Liability Policy is \$3M per occurrence, and allows for multiple occurrences. Policy Service and turnaround time is uniformly good, thanks to a shared servicing arrangement between the OUC and our Insurers. And as far as cost is concerned, if your club has say, 100 members, 3 Instructors, and 3 Dive Masters and you want to be able to train new divers, all of you could probably expect to pay in the range of \$5K per year for "Open Market" (non-OUC) Individual and Club Liability Insurance with comparable coverage if your Club were to subscribe to the OUC Liability Policy however, the total cost to your Club, Instructors, and Dive Masters would be ABOUT HALF (only \$2.6K/year) and THAT would include membership in the OUC for your Club and all your members	Why OUC
005	When do I have to renew my membership in the OUC in order to stay covered under the terms of the policy?	The OUC Club membership year runs from January 1st of this year to January 1st of next year. Therefore if you want your Club and its members to be covered, renew your Club before January 1st of this year. Clubs that are not members in good standing will not be covered by the Policy.	Renewal
006	We are a Training Club. How much do we have to pay to have all our Training activities and Training Staff covered by the OUC policy?	Assuming your Training Club has 100 members, the annual amount you would pay OUC would be \$2,600. The detailed break-down of this amount follows: 1) an OUC Member Club fee of \$50: \$50 2) an OUC Club Member fee of \$15 per each of 100 Club Members:..... \$1,500 Plus 3) a liability insurance policy fee of \$350 for the Club's "Training Rider"..... \$350 4) a liability insurance policy fee of \$7.00 for each of 100 Club Members:..... \$700 TOTAL: \$2,600	Training
007	My Club is an OUC-Member-Training Club. Are our students covered under the terms of the policy?	There are 2 answers to this question: 1) Assuming all your students become members of your club at the time they sign up for your course, and assuming that membership in your club includes membership in OUC, yes, they are covered as members of an OUC-member Club. 2) Assuming your students do NOT become members of your Club or the OUC at the time of signing up for the course, you, your Club, and the Students are still covered under the terms of the Training Rider your Club has with the OUC's Liability Policy. Note: The vast majority of OUC Clubs include Club (and therefore OUC) Membership dues in their course fees.	Training
008	If I am an OUC Club member in good standing, but not a certified diver, am I still covered under the policy?	Yes, you are, for all Club-sanctioned activities	Not Certified
009	What if our OUC-member Club can only get 9 OUC Club members to go on a Dive Charter boat that seats 10, and we want to bring a non yet-OUC member certified diver diving with us?	The OUC's Liability Policy as it relates to (non-training) Recreational Diving only provides coverage if all participants of the Club-Sanctioned Dive are members of an OUC-Member Club. Recognizing that it is a significant benefit to Clubs to be able to invite new divers to their club (for membership growth, flexibility in filling charters, etc.) the OUC has developed a "Guest Diver Program". As your Guest, the Diver must out an OUC Club Membership application form and hand it in to you along with a \$22.00 OUC Club Membership fee. At that instant, the Guest Diver becomes a member of an OUC-member Club and is covered by the OUC Policy. Details of the Guest Diver Program, as well as the application form may be found on the OUC Website under Membership, Club, Guest Diver Program. Your Club's Dive Master must satisfy him/herself that your Club's Guest Diver is OK to make the Club-Sanctioned Dives as planned. Your Club's Dive Master can do this a number of different ways, including, but not limited to: checking your Guest Diver's certification level, Log Book, and diving with the Guest Diver as their buddy. Guest Divers must follow all the same rules as other OUC Member Club Member divers.	Diving with "Not Yet-OUC-Member Divers" (a.k.a. OUC's "Guest Diver Program")
010	We are all members of an OUC-Member Club. What requirements do we have to meet when diving in order to be covered under the terms of the policy?	The requirements for Club-Sanctioned Activities (Diving, Training, and Non-Diving) may be found on the OUC website under Membership Club / Liability Insurance / OUC Liability Policy for Clubs, Requirements.	Requirements
011	Is my OUC membership card proof of Liability Insurance Coverage?	Yes, but only if you are a member in good standing of an OUC-Member Club. If you are an OUC Individual or Commercial Member, the provisions of the OUC Liability Policy do not apply to you.	Coverage Card
012	I'm a member of an OUC-Member Club and my club sometimes uses my boat for Club-Sanctioned dives. If I accidentally hit a rock and one of my Club members gets hurt and decides to sue me, am I covered by the policy?	Yes, you are, providing your boat is being used for the sanctioned event and is not more than 15 metres in length (see "Exclusions & Endorsements" document under "Watercraft".	Boat
013	What OUC Membership Categories are covered by provisions of the OUC Liability policy?	Only the following 3 OUC membership categories are covered by provisions of the OUC Liability policy: 1) OUC Member Training Club 2) OUC Member Non-Training Club 3) OUC Member Club Member	Covered entities
014	The OUC Liability Policy provides coverage for Club-Sanctioned Diving activities and for Club-Sanctioned (Non-Diving) activities. What if my Club needs Liability Insurance for a non-diving activity that's not listed on the "Outline" document?	At least 1 week in advance of your planned event, inquire with the OUC office by calling 416-426-7033 AND e-mailing to atouc@underwatercouncil.com to confirm whether your event can be covered under the terms of the policy or not. You will need to describe the event as best you can (nature of the event, date, venue, how many people are projected to attend, whether food and/or alcoholic beverages will be served, etc.). The OUC office will check with our Insurers whether your event can be covered under the terms of the existing policy, or whether an additional premium will apply. If an additional premium does apply, and you still want the coverage, you will need to pay that premium. If the Insurers agree to cover the event under the existing policy (without charging additional premium) you will be notified accordingly.	Coverage outside of what is explicitly stated.
015	I belong to a Club that primarily does Technical Diving. Most of the dives we do are beyond sport diving limits and involve decompression, mixed gases, etc. We also have a very active Training Program that goes from OWSD all the way to Cave Diver. Will the OUC's Liability Policy cover us?	Assuming your Club becomes an OUC-Member Training Club, the OUC's Liability Policy would cover your Club for Training Activities related to Recreational Scuba Diving and your Club's Sanctioned Recreational Scuba Dives only (providing they were conducted according to the stated rules). The OUC Liability Insurance Policy would NOT cover you or your Club for the Technical Diving or Training that your Club does. That having been said, in the future, if demand for Technical Diving Liability Insurance increases, then OUC would be delighted to meet with Technical Diving Club representatives and explore group liability insurance needs.	Recreational and Technical Diving and Training
016	My OUC-Member Club sometimes arranges trips down south. Does the OUC liability policy cover us while we're diving down south?	Yes. Providing you meet all the requirements, the OUC Liability Policy covers you and your OUC-member club anywhere in the world.	Global coverage
017	If I'm a member of an OUC-member club and we go diving, and I accidentally drop my tank on another member's foot, and he sues me, am I covered under the OUC Liability policy?	Yes. You would be covered up to the policy limit (currently \$3M per occurrence).	Internal Member Coverage

018	I sit on the Executive of an OUC-member Club. If one of our members gets injured on a dive weekend, and sues me and our Club, am I and the Club covered?	Yes. The OUC-member Club, all its OUC member Executive, all its OUC member Staff, and all its OUC member General Membership would be covered up to the policy limit (currently \$3M per occurrence).	Internal Member Coverage
019	My Club and I belong to the OUC. What if we charter a boat and accidentally cause a lot of property damage to it and the Captain of the boat sues us. Will the Liability Policy we have with the OUC cover us?	Yes, providing the Charter Boat is not more than 15 metres in length (see "Exclusions & Endorsements" document under "Watercraft". Assuming the boat is 15 metres in length or less, a \$500 deductible would apply.	Property Damage
020	My Club is an OUC member Club. If we go on a Club-sanctioned dive and one of our members is personally injured as a result of negligence on the part of the Charter Boat Operator, and the injured member sues the Charter Boat Operator (for negligence) and the Club (for choosing the Charter Boat Operator), does the OUC Liability Policy provide coverage?	The OUC Liability Policy covers the OUC-Member Club and the OUC-Member Club Members only. The Charter Boat Operator (even if s/he is an OUC Commercial Member) is NOT covered under the OUC Liability Policy because the OUC Liability Policy is ONLY offered to Clubs and Members of Clubs. This means Charter Boat Operators have to have their own Liability Insurance Policy.	Covered Parties
021	Is our Dive Master allowed to dive during our Club-Sanctioned-Dive as well?	Of course your Dive Master is allowed to dive. There is nothing in the "Liability Insurance Policy for Clubs, Requirements" document that says your Dive Master has to stay dry. The requirement is this: 4. Certified Dive Master/s must be in charge of all Club-sanctioned diving activities. So as to allow for maximum control, it is recommended that the Dive Master dive last.	Dive Masters
022	Is our Safety Diver allowed to dive during our Club-Sanctioned Dive as well?	Of course your Safety Diver/s are allowed to dive. There is nothing in the "Liability Insurance Policy for Clubs, Requirements" document that says your Safety Diver/s have to stay dry! The requirement is this: 5. Certified Safety Diver/s must be present and ready to respond at all times during Club-sanctioned dives. So, let's assume you are a Dive Master and there are 12 of you on the dive boat and 1 is a certified Rescue Diver. One way you could run the dive is to assign your safety diver into the first buddy team in the water. Then the other buddy teams would enter the water, two by two, while you (Dive Masters are Certified Safety Divers) kept an eye out on everybody. By the time all teams got in the water, it would only be a short while longer before the first buddy team came to the surface again, allowing you and your buddy to go on your dive, while they sat Safety for you.	Safety Divers
023	What do we do if we don't have a certified Dive Master or Safety Diver?	Get a Training program going in your Club, because if you don't have a Dive Master or a Safety Diver, something is amiss. BUT, assuming you're going diving next weekend, you'll need a quicker solution. Here are a few for your consideration: 1) Grab the OUC "Ontario Scuba Community Directory" and call up some local fellow-OUC-Member Clubs to see if they can "loan" you the people you need 2) If you can't get find any fellow OUC-Member personnel that way, then invite non-OUC-member qualified personnel to be your "Guest Divers" for the dive. They will need to sign up as Guest Divers of your Club under the Terms and Conditions of OUC's "Guest Diver Program" and they will still have to pay whatever you charge them for the dive, but that way, you get yourself a DM and/or a Safety Diver and they'll get to see what diving with a Club is like. 3) Cancel the Club-Sanctioned Dive and notify OUC of the cancellation. If this results in members going ahead with the dive "on their own recognizance" anyways, they need to know that neither they nor the Club will be covered by the policy. Because neither the OUC or the Policy are involved at this stage, you might want to look at having these folks sign off liability release slips.	Dive Master
024	Why are OUC's annual Club fees broken up into "Membership" and "Insurance" amounts? Why don't you just charge an all-inclusive price and make it easy for everyone?	OUC requires membership approval of any changes to membership fees. Such approval can typically only be secured at the AGM, and then only for the following year. Because OUC has little to no control over what happens in the Insurance field, it has had to separate out Membership from Insurance fees.	Membership vs. Insurance fees
025	5 years ago OUC's policy never covered for sanctioned world-wide diving activities and never covered for all the non-diving activities it does today. Not that I'm complaining but why is this?	OUC's Liability Insurance Policy for Clubs is renegotiated every year. The more Clubs join OUC, the more buying power we have and the stronger our negotiating position becomes. As well, every year OUC listens very carefully to the insurance needs identified by our Member Clubs and not-yet-Member Clubs and incorporates as many of the identified needs into the new policy as we can afford.	Ongoing improvements
026	I belong to one of Ontario's 5 Military Scuba Clubs. We like what OUC is doing for diving in Ontario and would like to join but believe we are already covered by a Canadian Forces Insurance Policy. We train and do not want to have to pay an extra \$250 per year plus \$4.35 individually for coverage we don't think we need. What do you suggest?	OUC cannot comment Canadian Forces' Liability Insurance, except to draw attention to the highlighted sections 19 through 21 in the embedded "Interim Canadian Forces Recreation Scuba Club Policy" and ask you to assure yourself that you have the coverage you and your Club need. Consistent with the recommendation in "Interim Canadian Forces Recreation Scuba Club Policy" section 11 e) OUC also extends an invitation to all of Ontario's Military Scuba Clubs to join and become members.	Military Clubs 
027	How many (or few) members does it take to be recognized as a Club?	A minimum of 6 paid members are required to be recognized as a Club.	Recognized Club
028	How many years must we archive Club Dive Logs and Training Records for?	7 years for both, as outlined in the "OUC Liability Insurance Policy for Clubs, Requirements" document.	Archive Years
029	Can I purchase OUC's Liability Insurance Policy separately without becoming a Club member?	No. OUC's Liability Policy is a benefit that is only made available to Member Clubs.	Purchase separately
030	I am a US citizen and live in the States but have joined an OUC Member Club. If I go diving with them on one of their Club-Sanctioned events, are we all still covered?	Yes. As long as you are all OUC Club Members in good standing, are participating in a Club-Sanctioned activity, and have met all the applicable requirements, you are all covered, no matter where in the world your Club-Sanctioned activity is taking place.	Non-Canadian citizen.
031	My Club hosts several Discover Scuba sessions a year to help fill our courses. Are all the participants and staff covered by the Policy for this?	Yes, as long as your Club has paid its Training Rider fee of \$350. Reason : "Discover Scuba" or "Experience Scuba" sessions are deemed to fall under Training activities and as such, your Club would be viewed as a Training Club and be required to pay the Training Rider fee.	Discover Scuba Participants
032	Should a member accidentally violate the rules, e.g., drop below 130' or fall into a decompression profile, are they still covered by the insurance policy?	The rules state that NO dive shall be planned as a decompression dive or greater than 130' at sea-level. If a dive is planned within those rules but a member accidentally exceeds those limits, then the member and the Club will still be covered. It is expected however that the Dive Master will review any and all accidental exceeding of limits with the individual/s involved with a view towards ensuring they do not re-occur in the future. And that any and all accidental exceeding of limits will be recorded as such in the official records of that dive.	Exceeding limits
033	What if my Club can't meet all the OUC Requirements?	If your Club can't meet all OUC requirements, you have 2 choices: 1) Inform all participants that this planned diving activity does not meet OUC requirements and that therefore no-one will be covered under the OUC liability policy. Everyone therefore dives on their own recognizance. 2) Cancel the dive	Club Requirements
034	Do non-member volunteers volunteering at an OUC Member Club sanctioned non-diving event have to enrol in the OUC's Guest Diver Program?	No, they do not. Under the policy they are fully covered while they are fulfilling their non-diving volunteer responsibilities. They may however wish to enrol in the Guest Diver Program anyways, so that they would be covered for OUC Member Club sanctioned diving (as well as non-diving) activities too.	Non-Member Volunteers
035	Can non-member guest divers enrol in the OUC Guest Diver Program on the day of the dive?	Absolutely yes! That's the whole intent of the GDP! Non-Member divers may register in the Guest Diver Program at any time prior to the sanctioned activities taking place, including the day of the dive. Because OUC considers its Member Clubs to be its Membership Agents, the provisions of the Guest Diver Program take effect immediately upon the Member Club: - approving the application, and - accepting the completed and signed application form, and - accepting the associated fees. Member Clubs are required to forward fees and completed applications to OUC within 5 business days, so as not to unduly delay membership processing.	Guest Diver Program

