

**INSURANCE PROGRAM FOR**



**ONTARIO UNDERWATER COUNCIL  
AND/OR MEMBER CLUBS  
JANUARY 1, 2008 TO JANUARY 1, 2009**

***OUC Member Clubs must direct their inquiries, including requests for certificates of insurance, to Ontario Underwater Council at:***

***Telephone: 416-426-7033 or via  
E-mail: [ouc@underwatercouncil.com](mailto:ouc@underwatercouncil.com).***

***FAQ&A pertaining to this policy may be found on the OUC website at:  
[www.underwatercouncil.com](http://www.underwatercouncil.com) in the Club Membership section***

### Why 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.

In short, liability insurance gives you peace of mind. In addition, since it protects all members of the association, volunteers who are concerned about their individual liability are more likely to offer their services.

**LIMIT:** \$3,000,000 per occurrence

**DEDUCTIBLE:** \$500 per occurrence

**POLICY:** #AS1964

This is a broad policy, competitively priced, and designed especially for **members of Ontario Underwater Council**. It covers all members, including directors, officers, executives, managers, coaches, officials, employees and volunteers while acting on behalf of the association with respect to **sanctioned and supervised underwater diving activities including teaching by member clubs**. **Member Participants** are also covered while engaged in **sanctioned non-diving activities**.

### **DETAILED COVERAGE OVERVIEW**

OUC Member Clubs and OUC Club Members are covered under the above Policy, for the following:

- World Wide Coverage for - OUC Member Clubs and OUC Club Members who participate in OUC Sanctioned Diving Activities ONLY
- World Wide Coverage for - OUC Club Members domiciled (living) outside of Canada who participate in OUC Sanctioned Diving Activities ONLY
- OUC Member Clubs & OUC Club Members who participate in OUC Sanctioned Non-Diving Activities as listed below\*\*:
  - Rental of OUC member scuba club owned equipment to OUC club members only
  - Scuba compressed air filling operations
  - Scuba Open Houses
  - Scuba Mall Displays
  - Scuba Information Booths
  - Scuba Conferences
  - Scuba Shows (Hosting one or having a Display or Booth at one)
  - Scuba Movie Nights
  - Scuba Fairs
  - Scuba Community Clean-ups
  - Scuba Club Annual Award Night Dinner & Dance
  - Scuba Friends & Family Events
  - Scuba Symposiums

Non-OUC-Club Members who volunteer during OUC-Member-Club sanctioned non-diving activities are also covered under the above Policy.

**\*\*Please note – for other events not listed, please contact OUC to find out whether your planned activity is covered or not.**

## GENERAL LIABILITY

**\$3,000,000** Commercial General Liability including the following extensions

- a. Liability for Injury to Participants
- b. Voluntary Medical Payments \$1,000
- c. Blanket Broad Form Tenants Legal Liability \$250,000
- d. Non-Owned Automobile Liability \$3,000,000
- e. Personal Injury Liability
- f. Advertisers Liability
- g. Incidental Medical Malpractice – for non-medical personnel
- h. Employers Liability
- i. Premises, property and operations
- j. Occurrence basis broad form Property Damage
- k. Products and Completed operations
- l. Cross Liability Clause included
- m. Sponsors, Government Departments, Municipalities etc. as additional insured's
- n. Host liquor liability for one sanctioned award ceremonies or wind up banquet.  
(Refer to Sport and Social Club Endorsement)
- o. Directors & Officers Wrongful Acts/Errors and Omissions \$1,000,000

### SUMMARY OF COVERAGE DESCRIPTIONS

**Participant Liability** - In many standard liability insurance policies participants are excluded, but in the broad form coverage with ALL SPORT, this coverage is included.

**Voluntary Medical Payments** - Reimburses others (third party) for their medical expenses if they are injured as a result of your activities up to \$1,000

**Blanket Tenants Legal Liability** - Provides coverage for your legal responsibility for damage to premises that you rent in the course of your activities up to \$250,000

**Non-Owned Automobile Coverage** - Protection against legal liability arising from an auto accident when someone is driving their own vehicle on the association's behalf

**Personal Injury** - Coverage against Libel, Slander

**Advertisers Liability** - Will protect an advertiser if they are sponsoring an event which runs under your operations.

**Incidental Medical Malpractice** - Protection for rendering first aid to an injured person by a **non-medical professional** in the course of your activities.

**Cross Liability Clause** - This clause allows for additional insureds to sue, if necessary within the policy.

**Employers Liability** - To protect the insured against the possibility of an employee suing for injury suffered in the course of their employment.

**Premises, Property and Operations** - This provides coverage for the insured who is responsible in the scope of their operations for premises and property to which they have control over. It also includes coverage for their own operations (activities).

**Products and Completed Operations** - This is simply a broader form of liability coverage normally associated with manufacturers and business.

**Blanket Contractual** - This provides coverage for the insured when he/she signs a contract which stipulates the legal responsibility of the insured.

**Occurrence Basis Property Damage** - Again, this is just a broader type of coverage. Occurrence happens over a period of time.

**Directors & Officers/Errors & Omissions \$1,000,000** - This is an Errors & Omissions coverage which protects the Association's Directors & Officers, Executives, Employees and Volunteers for **compensatory damages** as a result of their wrongful acts.

### EXCLUSIONS

DATA EXCLUSION  
TERRORISM EXCLUSION  
ASBESTOS EXCLUSION  
FUNGI EXCLUSION  
ABUSE OR MOLESTATION EXCLUSION

**\*\*\*The description of coverage contained herein is not complete, and reference must be made to the actual terms and conditions of the applicable policy forms \*\*\***

Underwritten By AVIVA Insurance Company of Canada