

WILLIS - DIVE OPERATOR APPLICATION - 2010

Insurance is an important matter! Our goal is to provide **the best coverage available** at **competitive pricing**, so please take the time to review and complete the following information carefully. Thank you!

THE BASICS

The WILLIS Dive Operator Facility program has 4 separate coverage areas:

1. Commercial General Liability - addresses your legal liability for bodily injury and/or property damage arising from the normal operations of a Retail Sport Diving Facility and/or Dive Club.
2. Property / Contents coverage - furniture, fixtures, stock, rental equipment, compressor, computers, tools, business interruption etc.
3. Instructional / Supervision Liability – replaces the individual instructor coverage carried by your staff.
4. Dive Vessels – Hull & Machinery, Third Party Liability coverage (ask for a Dive Vessel application)

APPLICATION PROCEDURE

Complete and **FAX** to 604-683-5746, or **E-Mail** to dive.insurance@willis.com

We provide a Detailed quote w/in 24 hours.

APPLICANT INFORMATION:

Facility Legal Name: _____

Corporation

Individual

Other

Partnership

(explain)

Mailing Address: _____

Phone Number _____

City: _____

Fax Number: _____

State: _____ Zip: _____

E-Mail _____

Contact Name _____

Desired Policy Effective Date: _____

CLAIMS INFORMATION:

Please detail any **liability** claims of any kind over the past 5 years - if you have not had any claims indicate **"NONE"**: _____

Please detail any **property** claims of any kind over the past 5 years - if you have not had any claims indicate **"NONE"**: _____

Have you ever had insurance coverage cancelled or denied? If so, please explain the circumstances: _____

Information: Toll Free @ 1 800 665 5252 or (604) 683 6831 and ask for Peter Meyer or Barb Beauchemin

PART 1 - GENERAL LIABILITY COVERAGE

Provides legal liability protection, including legal defense costs, against law suits for 3rd party bodily injury and/or property damage arising from the normal operations of a Retail Sport Diving Facility and/or Dive Club.

Primary Coverage Includes:

- Recreational Sport Dive Equipment Sales, Rentals and Repairs
- Air & Gas fills including Nitrox (and Mixed gases as long as you have a certified blender on staff.)
- Premises Liability including slip and fall and voluntary medical coverage.
- Swimming Pools on your premises are automatically covered.
- Tenant's Fire Legal Liability (for damage you may cause to other property) to \$1,000,000.00
- Non-Owned Automobile Coverage (for damage or injury your employees may cause while acting on your behalf in their own vehicle) to \$1,000,000.00.
- Special Events are automatically covered as long as they are Sport Diving related.
- Contractual or Advertising Liability – as long as it is related to your Sport Diving operations.
- Terrorism Act (TRIA) coverage automatically included.

Main Exclusions:

- Watercraft – There is no coverage of any kind for the ownership, use or operation of watercraft.
 Please send me an application for Dive Vessel insurance.
- Commercial Diving Activities – There is no coverage of any kind for commercial diving activities.
 Please send me an application for Commercial Diving insurance.
- Employers Liability / Workers compensation – There is no coverage of any kind for employers' liability. You need to contact your local Workers Compensation Pool for coverage. We can provide contact information for you if needed.

BUSINESS ACTIVITIES

Check all that apply

- | | | |
|--|--|---|
| <input type="checkbox"/> Dive Eqpt Sales | <input type="checkbox"/> Dive cylinder fills | <input type="checkbox"/> Dive Training |
| <input type="checkbox"/> Dive Eqpt Repairs | <input type="checkbox"/> Cylinder VIP | <input type="checkbox"/> Pool on Premises |
| <input type="checkbox"/> Dive Eqpt Rentals | <input type="checkbox"/> Hydrotesting | <input type="checkbox"/> Dive Travel |
| <input type="checkbox"/> Do you conduct any other activities (besides diving) from your premises? (if yes, please explain) | | |

BUSINESS RECEIPTS / INCOME

Pick the category which approximates your Annual Gross Receipts from all business activities.

- | | | | |
|---|---|---|---|
| <input type="checkbox"/> < \$50,000.00 | <input type="checkbox"/> < \$150,000.00 | <input type="checkbox"/> < \$300,000.00 | <input type="checkbox"/> < \$1,000,000.00 |
| <input type="checkbox"/> < \$75,000.00 | <input type="checkbox"/> < \$200,000.00 | <input type="checkbox"/> < \$350,000.00 | <input type="checkbox"/> < \$1,500,000.00 |
| <input type="checkbox"/> < \$100,000.00 | <input type="checkbox"/> < \$250,000.00 | <input type="checkbox"/> < \$500,000.00 | |

If Greater than \$1,500,000, Enter your Actual Annual Gross Receipts \$_____

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GENERAL LIABILITY LIMITS

The Standard Limit is \$1,000,000.00 per occurrence. Please select the limit you want below:

- \$1,000,000 \$2,000,000 \$3,000,000 \$4,000,000 \$5,000,000

NON-DIVE ACTIVITIES

We can occasionally include coverage for Non-Diving activities as well. Please declare all Non-Diving activities or services you provide (any activities not declared are automatically excluded from coverage).

- Yes, we offer Non-Diving activities or services and they are: _____

- _____
- No, we do not offer Non-Diving activities or services.

OPTIONAL LIABILITY COVERAGE

- Please check any Optional Coverage you want us to quote:

Non-motorized Watercraft

Sales, rental and repair of Kayaks and other owned non-motorized watercraft to a maximum of 20 feet (skim boards, lasers, windsurfers etc.).

- Please describe the types of watercraft you rent _____

Beach Rentals

Rental of beach chairs, lounges and umbrellas.

- Please describe the types of Beach Rentals you offer _____

Dive Travel Organizer Errors & Omissions

Legal liability coverage for those operations acting as travel agents (booking flights, land transit, vessels etc.) for their customers.

- Please indicate your gross annual Travel receipts _____

Quarries etc.

For the operation of Quarries, Caves or Springs for Sport Diving and/or swimming.

- Please send me an application for a Quarry, Cave, Spring or Pond Facility.

Manufacturing Liability

"Products Liability" for Sport Diving Equipment that you manufacture. Assembly of components (1st & 2nd stages, pressure gauges etc.) is not considered "manufacturing" and is already covered.

- Please send me an application for products liability on equipment we manufacture.

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PART 2 - PROPERTY COVERAGE

"All Risks" form on Contents, Glass, Burglary, Robbery, Loss of Earnings, Transit, Off-premises coverage, Customers equipment in the store. Flood and Earthquake are Excluded under the standard policy. Deductibles will be noted on our quotation. Burglary coverage is subject to a monitored central station alarm.

The following Sub-limits are included in the basic Property Package

- **Burglary** 100% of contents insured (monitored alarm required).
- **Glass** \$1,000 per pane, \$2,500.00 aggregate, \$250.00 deductible.
- **Crime** \$5,000.00 limit for employee dishonesty \$1,000.00 limit for inside/outside robbery
- **Transit** \$1,000.00 limit. Property in a vehicle, subject to visible signs of forced entry.
- **Off Premises** \$10,000.00 limit. Covers property at a temporary location, but does not include equipment "in use". Theft and Burglary coverage are subject to a monitored central station alarm.
- **Customer Equipment** \$3,000.00 while in store for repair.
- **Signs** \$5,000.00 (can be increased at additional premium)

HOW MUCH COVERAGE DO YOU NEED?

The amount you insure must include all furniture, fixtures, equipment (including rental), tools, etc., based on the "Replacement Value" of these items. "Stock" coverage is calculated at your "cost" without markup. You must insure to at least 80% of your replacement value or penalties may apply in the event of a claim.

HOW MANY LOCATIONS DO YOU HAVE?

How many locations do you have in total? _____

PRIMARY LOCATION

Location #1 - Address: _____

Building Construction: Frame _____ Masonry _____ Fire Resistive (concrete Block) _____

Central Station Monitored Alarm? Yes _____ No _____

Pool on Premises? Yes _____ No _____

• Stock (your cost) \$ _____

• Furniture, Fixtures \$ _____

& Equipment

• Rental Equipment \$ _____

• Tenant's Improvements \$ _____

• Property of Others \$ _____

• Other (Please specify) \$ _____

Total Location #1 \$ _____

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ADDITIONAL LOCATIONS

Location #2 - Address: _____

Building Construction: Frame_____ Masonry_____ Fire Resistive (concrete Block)_____

Central Station Monitored Alarm? Yes_____ No_____

Pool on Premises? Yes_____ No_____

- Stock (your cost) \$ _____
- Furniture, Fixtures\$ _____
& Equipment
- Rental Equipment \$ _____
- Tenant's Improvements \$ _____
- Property of Others\$ _____
- Other (Please specify) \$ _____

Total Location #2 \$ _____

Please duplicate this sheet if you have other locations

OPTIONAL PROPERTY COVERAGE

Please indicate those additional coverage you wish us to include in your quotation (some require you to indicate the specific limit of coverage you desire). You can take one, all, or none of these options.

Business Interruption limit applies over a 4 month period against provable loss.

- \$40,000.00 Limit
- \$60,000.00 Limit
- \$80,000.00 Limit
- \$100,000.00 Limit

Signs \$5,000 coverage is included under the Standard Policy. Use this extension only if you want more than \$5,000 coverage. Increase sign limit to \$ _____

Building Physical Damage for buildings you own.

Please indicate the current replacement value you wish to insure (cost of new construction without land value) *

Building #1 \$ _____ Building #2 \$ _____
 Building #3 \$ _____ Building #4 \$ _____

- Water Damage** (wave action from tropical storms, hurricane). \$15,000.00 limit.
- Machinery Breakdown** (compressor). Indicate value you wish to insure* \$ _____

LOSS PAYEES / MORTGAGEES

You can list loss payees and Mortgagees (Banks etc.) at no charge at any time

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PART 3 - INSTRUCTION / SUPERVISION LIABILITY

For Dive / Snorkel Instruction & Supervision conducted on your behalf by active status Dive Leaders (WILLIS, ACUC, BSAC, CMAS, IANTD, NAUI, NASDS, PADI, SDI, SSI, SEI, TDI, MDEA, ANDI, IDEA, PDIC, NASE, NACD, NSS-CDS, PSA, RAID, UTD, SEA-TREK, SNUBA). **Your Facility is Primary “Insured”** (at a cost saving) and you maintain control of the policy (no more issues with staff that forget to renew their policy!). Dive Staff Employees / Sub-contractors are also “insureds” while acting on your behalf. New hires are covered at no additional premium.

Proof of Coverage for Training Agencies. Your training agencies are added as “Additional Insured” and we issue certificates directly to them on your behalf. **Technical activities** are covered when the dive leader is certified to the level required. No additional premium to upgrade staff (I.E. divemasters to instructors etc.) during the policy period.

✓ **Please indicate activities you offer and approximate annual certifications issued:**

- Entry Level Certs issued # _____
- Advanced Certs issued # _____
- Technical Certs issued # _____
- Rebreather / Certs issued # _____
- Snorkeling / Certs issued # _____
- Other (explain) _____

✓ **Please indicate the approximate number of Dive staff you currently use:**

- Instructors _____
- DiveMasters _____
- Assistants _____
- Other (explain) _____

INSTRUCTION / SUPERVISION LIABILITY LIMITS

Standard Underwater Liability coverage is \$1,000,000.00 per occurrence / \$2,000,000.00 aggregate, but higher limits are available if needed. Please select one of the options below:

- \$1,000,000
- \$2,000,000
- \$3,000,000
- \$4,000,000
- \$5,000,000

WARRANTIES, CONDITIONS AND LIMITATIONS

All terms and conditions are subject to the actual Policy Wordings.

The signing of this application does not Bind the Applicant, nor does it bind the Insurers, but it is agreed that the information herein shall be the basis of the Insurance coverage to be provided and such application will form part of the Policy issued. Any falsification or misrepresentation will be deemed a breach of Contract, voiding all coverage.

Statement of Understanding: We (I) acknowledge that this proposed Insurance Coverage does not provide any Coverage or Defense for Liability arising out of Snow Ski Rentals/Sales/Adjustments, Commercial Diving Operations, nor for Liability arising out of the ownership, use, maintenance, loading or unloading of any aircraft, watercraft or automobile. We (I) acknowledge that this proposed Insurance Coverage does not provide any Coverage or Defense for Liability arising out of the enactment of any Workers Compensation legislation. We (I) also acknowledge that it is a condition of this coverage that all Instructional Personnel carry Professional Liability Insurance through their Teaching Association(s) unless the Instruction / Supervision Liability Insurance extension is purchased under this program. We (I) acknowledge that no Coverage or Defense will be provided in respect of Liability arising out of any activities involving Instructional Personnel unless the Instruction / Supervision coverage option is purchased.

Signature of Applicant

Title

Date