

This Document changes your policy

Attached to and forming part of this policy

RECREATIONAL DIVE BOAT/SNORKEL BOAT GENERAL ENDORSEMENT AND LIMITED PASSENGER LIABILITY EXTENSION

Notwithstanding anything to the contrary contained within the policy wordings, it is hereby noted and agreed that in consideration of the additional premium paid, permission is granted to use the scheduled Vessel for the commercial purpose of carrying Passengers for hire on sport diving/snorkel excursions.

In consideration of this endorsement it is mutually agreed, understood and warranted that:

- A) Life vests are always made available to all persons on board the scheduled vessel.
- B) All Vessels shall have suitable ladder(s) for access to and from the water.
- C) The number Passengers on Board Shall not exceed the certified number of Passengers for the scheduled Vessel.
- D) The Assured shall promptly advise their Insurance Agent or Broker of any incident which may give rise to a claim being made hereunder.
- E) The Assured will require all Passengers (including any instructor or assistant not declared as paid crew) intending to engage in Diving/Snorkel activity to read and sign an approved Complete Liability Release and that any person who does not sign or refuses to sign this release shall not be permitted to participate in any Diving/Snorkel Activity.
- F) The Assured will ensure that all necessary licenses, permits and certificate pertaining to the use and operation of the full force and effect throughout the period of the Policy.
- G) The Assured will ensure that the instructor or diving/snorkel leader on board the vessel(s) will have Professional Liability Insurance placed elsewhere, if no instructor, the diving/snorkel activity leader will oversee the diving/snorkel operations, including divers/snorkel assist and/or rescue. The instructor and/or diving/snorkel leader shall name the vessel as and Additional Assured in the said Professional Liability Insurance which shall remain in full force and effect through out the period of the policy.
- H) The Assured will ensure that liability coverage is provided elsewhere for all claims for loss of life or Bodily injury as a result or as a consequence of any person engaging in diving/snorkel activity.

Persons participating in any Diving/Snorkel activity are covered only as Passengers and only while aboard the vessel, or the vessel's diving platform or the Vessel's boarding ladder.

EXCLUSIONS

- I) We do not provide coverage for any person for Bodily Injury, Illness, Disease, Death or Property Damage while in the water in connection with any diving activity, or as a consequence of any diving/snorkel activity.
- J) We do not provide coverage for Bodily Injury, Illness, Disease, Death or Property Damage arising out of any sales, servicing or the use of Diving/Snorkel Equipment

- of any kind.
- K) We do not provide coverage for loss or damage to Diving/Snorkel Equipment unless include in the schedule attached hereto, and then only in the cast of Total or Constructive Total Loss of the Vessel.
 - L) We do not provide coverage for loss resulting from cancellation of charters, non-collectibility of fare or freight, bad debt, insolvency or agents or others, detention or demurrage of the Vessel.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNALTERED