



# PROS SAVE WITH DAN.

For years, you've trusted DAN to protect your divers. Now, you can trust DAN Risk Retention Group to protect you and your business. When you choose DAN, you'll enjoy coverage from a trusted leader and you'll help the entire dive community because program proceeds are reinvested into dive safety initiatives. So before you purchase or renew your policy, find out how DAN can help. **Isn't it time you save with DAN?**

Professional Liability Policy Type	Competitor's Annual Premium	DAN Annual Premium*	\$ Savings with DAN	% Savings with DAN
Instructor	\$699	\$649	\$50	7.7%
Assistant Instructor	\$437	\$379	\$58	15.3%
DiveMaster	\$437	\$379	\$58	15.3%
Nonteaching/Supervisory Instructor	\$437	\$379	\$58	15.3%
Retired Instructor	\$437	\$379	\$58	15.3%
Freediving Instructor	\$437	\$379	\$58	15.3%
TecRec Instructor	\$699	\$649	\$50	7.7%
TecRec Assistant Instructor	\$437	\$379	\$58	15.3%
TecRec Divemaster	\$437	\$379	\$58	15.3%
TecRec Non-teaching/Supervisory	\$437	\$379	\$58	15.3%
Swim Instructor	\$378	\$379	----	----
Equipment Liability Coverage	\$312	\$270	\$42	15.6%
Excess Liability Coverage	\$487	\$430	\$57	13.3%

\*DAN member rates shown

Subject to the terms, conditions, and limitations of DAN Risk Retention Group Master Policy-106. Coverage may vary and may not be available in all states, countries, or territories.

[DAN.org/LIABILITY](https://DAN.org/LIABILITY)

# PL

## PROFESSIONAL LIABILITY

PROFESSIONAL TYPE	DAN MEMBER COST*	NONMEMBER COST*
Instructor (Scuba)	\$649	\$681
Assistant Instructor/Instructor in Training (Scuba)	\$379	\$398
Divemaster, Divemaster in Training (Scuba)	\$379	\$398
Freediving Instructor	\$379	\$398
Swim Instructor	\$379	\$398
Tail Coverage (Retired Scuba Instructor)	\$379	\$398
Tail Coverage (Divemaster)	\$229	\$239

### OPTIONAL COVERAGE

Technical	No Charge	No Charge
Unlimited Defense	No Charge	No Charge
Rebreather	No Charge	No Charge
Equipment Liability	\$270	\$285
Excess Liability	\$430	\$454

\*All prices include tax and fees

### ADDITIONAL PLAN DETAILS

■ Limit Per Claim (US\$)	\$1,000,000	■ Worldwide Coverage	Included
■ Aggregate Limit (US\$)	\$2,000,000	■ Refusal to Train	Included
■ Claims-Made Policy*	Included	■ Retroactive Date	Earliest date of continuous PL coverage
■ Additional Insureds	Optional (No Cost)		

# GPL

## GROUP PROFESSIONAL LIABILITY

Policy Limits (US\$)	\$1M event / \$2M aggregate
Staff Coverage	All listed as Insured Staff Members
Additional Insureds	Optional (no cost)
Unlimited Defense	Optional (no cost)

Customize your DAN Group Professional Liability plans by adding technical diving endorsement, rebreather endorsement, and excess liability coverage.\*

Ask a DAN Liability Insurance Specialist for more information about General Liability and Group Professional Liability coverage.

\* Professional Liability and Group Professional Liability are claims-made policies covering all claims made during the policy term, provided the incident/loss occurred after the Retroactive Date. Under the DAN RRG policy, the Retroactive Date is the earliest date from when you have had continuous professional liability insurance coverage, even if that coverage was with another insurance carrier.

# GL

## GENERAL LIABILITY

Policy Limits (US\$)	\$1M event / \$2M aggregate
Coverage	Bodily Injury & Property
Accident Investigations	Included in Limit
Additional Insureds	Optional (no cost)
Unlimited Defense	Optional (no cost)

These plans can be customized by adding coverage for lakes and quarries, tour and travel agent liability, employee benefits, terrorism coverage and additional locations.