

Dive Centre vs. Instructor: Which Insurance to Choose?

A brief guide to ensure full protection for dive centres, clubs and instructors.

We are on a boat and it is a beautiful day. The sun is shining, the wind is refreshing, and since it is windy, the sea is a little rough. The boat rolls and... whoops: a tank falls and breaks Maria Grazia's thumb, who is a dentist. The divemaster and the captain are responsible for safety on board. Perhaps one of them did not secure the tanks properly. Or maybe the fastening system chosen by the diving center was not suitable. Maria Grazia, the dentist, will not be able to work for a month. She will lose not only her income, but also some of her clients, and she will seek compensation. Let's all protect ourselves properly. Below is a comprehensive guide.

If you manage a dive centre or a dive club, you may have asked yourself one of these two questions at least once:

- "If my centre has a [Dive Centre](#) insurance plan, does every instructor also need a personal policy?"
- "If all my instructors already have a [Pro](#) plan, do we still need insurance for the dive centre?"

These are legitimate questions that come from the understandable desire to avoid redundant costs.

In this article, you'll find the answers to these questions along with a series of useful insights about the **DAN Europe** offerings. This will help you make the best choice for the safety of both yourself and your staff.

Let's start with a quick overview of the available plans: Dive Centre, Pro Member, and Sport Member.

Dive Centre Plans

- They protect the legal entity (centre, club, or dive school) for third-party liability and legal expenses related to the provision of diving services.
- They extend liability coverage to instructors and guides registered as staff of the centre for activities they perform at that specific centre.
- They do not cover personal injuries to instructors and guides.



Pro Member Plans

- They protect the individual (instructor or guide) in case of a personal accident or damage to third parties (professional liability and legal defense).
- The coverage applies to the individual instructor and not the centre, so it is also valid if they work at multiple centres or as a freelancer.

Sport Member Plans

- They protect the individual (recreational diver, dive instructor or guide) in case of a personal diving accident, but they do not include professional liability.
- They are a good option if the instructor is already included as staff of the insured dive centre and does not perform their duties outside of it.



Now that we have broadly clarified what each category of plan includes, we can answer the two initial questions in more detail.

If my centre has a Dive Centre insurance policy, does every instructor also need a personal policy?

- Pro policies only cover the instructor's liability, not the centre's.
- The centre, as a legal entity, has its own duty of care toward clients, which is distinct from that of the individual instructor.
- Therefore, in the event of an accident, a client is likely to sue both the centre and the instructor. It is essential that the centre is also protected by a liability policy.
- Furthermore, if a client or student has an accident due to a defect in equipment provided by the dive centre, the liability of Pro Member policies is not applicable due to a specific exclusion.

If all my instructors already have a Pro policy, do we still need insurance for the dive centre?

- Pro and Sport policies cover the instructor's own diving injuries, which Dive Centre plans do not.
- If the instructor also works at another centre or as a freelancer, the dive centre's Dive Centre insurance will not protect them when they are working outside of the insured centre.

In conclusion, it's advisable to have a **Dive Centre** plan in the name of the dive centre or association and, at the same time, a **Pro** or **Sport** plan in the name of the individual diver.



More specifically:

- If you have a centre or preside over a club, get a **Dive Centre** policy, even if all your instructors already have a personal **Pro** plan.
- If you are an instructor, it's advisable to get a **Pro** plan in your name, but a **Sport** plan may also suffice. More specifically:
 - If you work as a guide or instructor outside of the insured centre, get a **Pro** plan so you always have liability insurance with you.
 - If you only work for one centre and are included on the staff list of its **Dive Centre** plan, get at least a **Sport** plan to cover your personal diving injuries. Always make sure that the insurance for the dive centre you are affiliated with remains valid.

If you have any doubts, don't hesitate to [contact us](#) by phone or email. We will be happy to guide you toward the best solution for your situation.

About the author

Emanuele has been with DAN Europe since 2013 and currently serves as the Customer Experience Manager. He is dedicated to enhancing the experience of DAN Members by improving clarity and ease of use. Emanuele is fluent in Italian, English, and Spanish, and is passionate about DAN Europe's contributions to the diving community.