



PADI Asia Pacific 2025/2026

PADI Pro - Summary of Insurance Cover Combined Liability Insurance & PADI Dive Injury & Evacuation Insurance



Policy Highlights

Combined Liability

- Medical treatment and evacuation cover for your students included
- 24 hour expert assistance coordinated with PADI
- Meets local Government insurance requirements
- Local expert lawyer and other services to assist you when needed
- Technical, free diving and mermaid diving covered along with many other activities

Dive, Injury & Evacuation

- 24 hour multi-lingual emergency assistance
- Option to cover loss of income
- No restriction on medical providers and recompression chambers

www.padiinsurance.com.au

PADI Pro Combined Liability Insurance & PADI Dive Injury & Evacuation Insurance
have been proudly arranged by;



INTRODUCTION



V-Insurance Group has designed the following scuba diving related insurance products exclusively for PADI Asia Pacific members.

- PADI Pro Combined Liability Insurance
- Dive Injury & Evacuation Insurance

Important note

It is a PADI Asia Pacific membership requirement for members in the following countries to have Combined Liability insurance;



Australia



Fiji



French Polynesia



New Caledonia

Please note that Combined Liability insurance is strongly recommended for all PADI Asia Pacific members regardless of location.

Who is V-Insurance Group?

V-Insurance Group Pty Ltd is an insurance broker providing specialist services and resources to clients in the Sports, Leisure and Recreation industries. V-Insurance Group operates as an authorised representative (AR No 432898) of MGA Insurance Brokers Pty Ltd (ABN 29 008 096 277, AFSL: 244601) and manages the risk and insurance needs of national and international clients alike. V-Insurance Group is managed by Rob Veale who, along with a team of insurance professionals, has looked after the PADI Asia Pacific insurance program for over 25 years. More details on V-Insurance Group can be obtained by visiting;

www.vinsurancegroup.com

Who is the insured?

Nominated and current PADI Asia Pacific Instructors, Assistant Instructors, Divemasters and snorkel guides.

Emergency first aid training by nominated EFT Instructors is also covered under this policy.

Who are the Insurers?

Combined Liability Policy is underwritten by Chase Underwriting and Canopius.

Dive Injury and Evacuation Policy is underwritten by DUAL Australia.

All Insurers are approved by Australian Prudential Regulation Authority (APRA).



CONTACT US

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Australia

PADI Pro Combined Liability

The PADI Pro Combined Liability policies embrace the following covers;

1. Public & Products Liability
2. Professional Indemnity
3. Criminal Prosecution, Coroner's Inquest and Workplace Health & Safety Legal Defence Costs
4. Crisis / Media Management
5. Evacuation, Chamber and Medical Treatment Costs for Students

What activities are covered?

Classroom and water-based learning activities and modules including first aid training and certification, the determination of standards by the accrediting agency and all supervised activities relating to training, instructing, observing and control of recreational scuba diving.

The cover includes all activities relating to snorkelling, skin diving, swimming, recreational surface supplied air, free diving, technical diving, mermaid diving, servicing, hiring and repairing of equipment and sales of related products, reef tours on glass bottom boats (vessel liability is only available to Australian members and only covers vessels under 15 metres in length), transportation of people by water from one island to the other, bird watching, guided tours when not diving, jungle and/or bush walking, kayaking/canoeing, fishing, spear fishing underwater photography and/or video, whale watching, scuba doos/underwater scooters, beach games and the collection and reporting of data obtained by volunteer snorkelers and divers on the health of coral reefs, stand Up Paddleboarding, coral reef conservation, coral reef management issues to the general community, business and Government Agencies, underwater scientific projects, film and media projects, bike riding and skippering of a boat (when suitably qualified).

If you are seeking cover for any other activity, please contact V-Insurance Group

1. Public & Products Liability

This section provides protection for insured entities and persons that are held liable for a negligent act that results in property damage or bodily injury to a third party, as a result of an accident occurring during the period of insurance (including an accident arising and reported to the insurer from the loaning of dive gear, the servicing of equipment and/or air tank refilling) but excluding professional duty (refer 2. Professional Indemnity).

Limits of Liability

Public Liability AUD20,000,000 any one claim*.

Products Liability AUD20,000,000 any one claim and in total for the period of insurance*.

If you require a higher limit of liability, please contact V-Insurance Group via the details provided below.

2. Professional Indemnity

This section provides indemnity to insured entities and persons if they are held liable for an error or incorrect advice which results in injury or property damage or financial loss to a third party, which have been committed or alleged in connection with scuba diving and other insured activities.

Limit of Liability

Professional Liability AUD20,000,000 any one claim and in the aggregate during the period of insurance.

Other Benefits

- Coverage extends to include all scuba diving activities you are involved in and is not limited to the instruction of courses via PADI. The PADI policy extends to cover the instruction of courses via SSI, NAUI and any other accredited certifying agency.
- No exclusions for enriched air or technical diving.
- Automatic run-off insurance is included to provide cover once you have ceased actively working.
- Inclusion of underwater scientific projects and film and media projects.
- Coverage for surface supplied air, scuba doos/underwater scooters, sea walker and similar activities.
- The definition of bodily injury includes, sickness, disease, disability, shock, fright, mental anguish and mental injury, false arrest, false imprisonment, wrongful detention, malicious prosecution, libel, slander, defamation, being falsely accused of sexual assault, sexual harassment, sexual molestation or rape.

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3. Criminal Prosecution, Coroner's Inquest and Workplace Health and Safety Legal Defence Costs

This section indemnifies you for legal costs and expenses incurred in or at:

- Defending a criminal prosecution.
- Pleas of mitigation for a criminal defence against an insured.
- Any Coroner's inquest or inquiry.
- Any Royal Commission or Government inquiry.
- Any legal process taken under Workplace, Health and Safety Act, or similar legislation in any state, territory or country.

Limit of Liability

AUD300,000 any one claim and in the annual aggregate

4. Crisis / Media Management

This benefit is payable in the event of a death or permanent disability claim for costs such as counselling and/or media management.

Limit of Liability

AUD150,000 in the aggregate during the period of insurance.

5. Evacuation, Chamber & Medical Costs for Students

Cover for up to 10 students per PADI Professional Emergency Medical Expenses & Evacuation – up to \$5,000 per student

Emergency Medical Expenses & Evacuation Cover within Country of residence is limited to \$1,000

Aggregate Limit of Liability AUD15,000 per policy

Policy Excess AUD250 per claim applies

Geographical Limitations Worldwide.

Insurer DUAL Australia Pty Ltd for and on behalf of certain underwriters at Lloyd's of London, ABN: 16 107 553 257, Level 29, 123 Pitt Street, SYDNEY NSW 2000

Exclusions

The following points are automatically excluded from the PADI Combined Liability policies (for the full list please refer to the policy wording);

- Claims previously notified under any previous policy.
- Claims made against you prior to the commencement of the policy period.
- Claims and circumstances known to you prior to taking up a PADI Membership or noted on your Professional Liability application or any earlier application.
- Marine Hull liability for hulls over 15 metres in length. For hulls under 15 metres in length, please note that personal use is excluded from the PADI Policy.

Note: These claims and circumstances may be indemnified by your previous insurer if they have been reported.

What is the policy excess for Liability insurance?

For the Liability insurance, there is a \$1,000 excess applicable each and every claim.

Further details on the PADI Pro Combined Liability Policy

NOTICE OF CLAIM, SUIT, OR INCIDENT (APPLIES TO ALL SECTIONS OF THE COMBINED LIABILITY INSURANCE POLICY)

A claim (as defined) must be made against the insured during the Period of Insurance for this policy to apply; and the insured must immediately notify PADI Asia Pacific of any such claims. Such notification must be given during the period of insurance for this policy to apply. You are not to admit liability for, or settle, any claim or incur any costs or expenses without the insurer's written approval.

JURISDICTIONAL & GEOGRAPHICAL LIMITATIONS

This policy will cover you for a claim brought in a court of law anywhere in the world (excluding USA, Canada or China).

INSURER

Sompo Japan Insurance Inc. (Incorporated in Japan), Australia Branch ABN: 31 000 837 801, AFSL: 530900. Certain Underwriters at Lloyds and Canopus Australia & Pacific Australia Branch.

HOW DO I APPLY FOR COVERAGE?

Go to www.padiinsurance.com.au

Dive Injury & Evacuation Insurance for PADI Pro Members

The PADI Dive Injury & Evacuation Insurance is an optional cover available to members. There are three (3) different levels of cover available. These are summarised below;



POLICY BENEFITS	OPTION A	OPTION B	OPTION C
Death	\$50,000	\$20,000	\$10,000
Capital Benefits	\$50,000	\$30,000	\$20,000
Quadriplegia & Paraplegia	\$50,000	\$50,000	\$20,000
Medical Expenses when injured – including Decompression Costs	\$300,000	\$250,000	\$125,000
Evacuation & Repatriation	\$250,000	\$150,000	\$150,000
Extra Accommodation – Up to \$300 per day to a maximum of	\$5,000	Nil cover	Nil cover
Diving Vacation Cancellation (\$250 excess)	\$15,000	Nil cover	Nil cover
Diving Vacation Interruption (\$250 excess)	\$7,500	Nil cover	Nil cover
Extra Transportation	\$4,000	Nil cover	Nil cover
Loss of or Damage to Dive Equipment (as a result of a Scuba Diving Injury Only)	\$2,500	Nil Cover	Nil Cover
Loss of Income (14 day excess, 52 week benefit period)	\$600pw	Nil cover	Nil cover
Search & Rescue	\$25,000 with an aggregated benefit of \$100,000 any one event.	\$10,000 with an aggregated benefit of \$50,000 any one event	\$5,000 with an aggregated benefit of \$50,000 any one event
Prosthesis necessary after an insured injury	\$5,000	\$2,500	Nil cover
Daily allowance for hospital stay (cash benefit)	\$200	\$50	Nil cover
Emergency interpreter costs	\$3,000	\$1,000	\$500
Crisis Counselling	Maximum 15 treatments	Maximum 5 treatments	Maximum 3 treatments
Rehabilitation & Technical Equipment	\$2,500	\$2,500	\$2,500

The above benefits are in Australian Dollars.

Coverage applies for injuries sustained whilst participating in scuba diving activities. Activities relating to scuba diving include organised snorkelling, skin diving, recreational surface supplied air and swimming activities.

GEOGRAPHICAL LIMITATIONS

Worldwide.

INSURER

DUAL Australia Pty Ltd for and on behalf of certain underwriters at Lloyd's of London, ABN: 16 107 553 257,

Frequently Asked Questions

FAQ

GENERAL QUESTIONS

How do I buy insurance?

Go to www.padiinsurance.com.au and register or login to progress to the online portal.

Can I apply for insurance over the phone with a credit card?

Unfortunately we are unable to effect insurance over the phone.

Legislation and compliance require you to confirm in writing or online certain conditions etc. The easiest and quickest way to effect cover is online. If you have any problems please contact the V-Insurance service team on +61 2 8599 8660.

When does cover commence?

The policy commences on 30 September 2025 or the day your application is completed and payment is received by V-Insurance Group, whichever is the later date. If your application is not completed correctly or the premium is not paid, then cover will not be effected until these matters have been resolved.

When does the cover expire?

Cover ceases on 30 September 2026 regardless of when the policy is effected. Please note pro-rata premiums apply throughout the year.

What do we receive as confirmation of our insurances?

Once you have successfully completed your online application you will be able to view/print your Certificate of Insurance online. Your Certificate of Insurance will also be emailed. Members who have forwarded a paper application will also receive a copy of their Certificate by email, if an email address has been provided.

If my application is returned to me, am I still covered?

No. Coverage is not effective until the correctly completed application form and payment is received by V-Insurance Group.

I am not sure where I will be working this year. Does this policy cover me wherever I work in the world?

Yes. So long as you are a PADI Asia Pacific member when you take out the insurance.

I have signed up to PADI Asia Pacific Auto Renewal. Can I have my Insurance automatically renewed each year?

No. In case there are changes to the insurer, or the structure of the policy we need the opportunity to inform you of these before you make the decision to take out this insurance.

COMBINED LIABILITY INSURANCE QUESTIONS

I just became a PADI Asia Pacific member and need insurance to start work. I don't seem to be on the V-Insurance database to be able to take out insurance.

It normally take a few days to update the database for new members, or members who have just transferred their membership from another region. Should you need insurance urgently, please contact V-Insurance Group.

Am I covered for commercial diving activities?

No. Commercial diving is excluded under the policy.

Is enriched air and free diving covered?

Yes. There is not an exclusion for enriched air or free diving.

My membership status has changed from Divemaster to Instructor. Do I need to pay additional premium and receive a new insurance policy?

PADI Asia Pacific will automatically advise V-Insurance when your membership status has changed. The same insurance policy will remain in place and no additional premium is payable.

Can we have a dive store or charter boat owner noted on our policy, if it is a requirement as part of my employment?

Yes. Dive Stores and charter boats can be noted on your policy for their respective rights and interests. This does not mean that the Dive Store or Charter Boat will be indemnified by your policy if they are held legally responsible. Please contact V-Insurance Group if you need a third party added to your policy (padi@vinsurancegroup.com).

Is there a refund if I decide to cancel my policy?

No. The premium is non-refundable/cancellable. The policy is designed this way to protect you against any future liability law suits which may be brought against you that you are not aware of right now.

Will I be covered by the PADI Pro Combined Liability Policy when I retire or cease professional diving activities?

Yes, the PADI Pro Combined Liability policy provides automatic run-off cover for you after you retire or cease professional diving activities. The runoff cover continues to cover you for incidents which have already occurred but you do not know about yet for as long as the PADI Insurance Program is available and has this extension.

Does my PADI Pro Combined Liability Policy cover me for instruction and activities through other certifying agencies?

Yes, you will be covered for the same certification level as your PADI Asia Pacific Membership.

Does my PADI Pro Combined Liability Policy cover me while conducting referral dives?

Yes. There is no exclusion for conducting open water training dives for a student diver who has completed academic and confined water training with another instructor or certification agency.

Can I extend my Liability Policy to cover other activities like surf training?

It is possible to extend your policy. We will need to discuss this with you and possibly obtain further information before we can extend your policy. Please contact V-Insurance Group.

Who do I contact if I am aware of an incident that may give rise to a liability claim?

You must complete a PADI diving incident report form and forward to the PADI Asia Pacific office as soon as possible.

Who do I contact if a student requires medical treatment, evacuation etc?

If you need urgent assistance, please call the Emergency Assistance provider, DUAL Assist 24 hour hotline ph: +61 2 2 8016 9210 or SMS: 61 488 863 244 or email dualassist@ausassistance.com.au.

Frequently Asked Questions

FAQ

DIVE INJURY & EVACUATION INSURANCE QUESTIONS

Who is the insurer?

PADI Dive Injury & Evacuation insurance is issued by DUAL Australia PTY Ltd (Australian Financial Services Licence No. 280193), acting under a binding authority arrangement which gives DUAL the authority to act as an Agent of Certain Underwriters at Lloyd's. Please read and consider the PADI Dive Injury & Evacuation Product Disclosure Statement available at www.padiinsurance.com.au, before you make any decisions about this product.

Does this insurance cover me whilst working as a recreational scuba diver, as well as my own recreational scuba diving activities when I am not working?

Yes, the policy covers you for all activities relating to recreational scuba diving and snorkelling anywhere in the world. Commercial diving activities are not covered under this policy.

Does the Dive Injury Insurance Policy cover Emergency Evacuation and Repatriation costs?

Yes, up to a limit of AUD\$150,000 (\$250,000 for Option A).

How do I make a claim?

Contact V-Insurance to obtain a claim form. The claim form will need to be completed by the attending doctor for the claim to be submitted to the insurer. Once you take out the policy you will be provided with 24/7 contact details for emergency assistance.

Important Notes

Duty of Disclosure

This duty requires you to tell the Insurer everything that you know that is relevant to their decision to insure you and, if so, on what terms. A matter is relevant, if you or a reasonable person in the circumstances, would know it is relevant. You must tell the Insurer these things before cover is issued, and whenever you renew, extend, vary or reinstate a policy of insurance.

You do not have to tell the Insurer things that:

- reduce the risk,
- are common knowledge,
- the insurer already knows or should know in the course of our business, or
- the insurer indicates they don't want to know

If you don't tell the insurer everything that you know is relevant, they may;

- refuse a claim
- reduce a claim payment or settlement, cancel your policy, or
- in some cases, treat your policy as if it never existed.

Notice of collection of personal information

In order to arrange insurance for you or handle a claim for you, V-Insurance Group needs to collect your personal information. If you would like more information on the way your personal information is handled by V-Insurance Group, please refer to V-Insurance Group's Privacy Policy which is available online at <https://vinsurancegroup.com/privacy-policy/> or upon request.

Other Information

The information in this brochure is only a summary of the cover provided. The policies with full terms and conditions are available by contacting V-Insurance Group or visiting www.padiinsurance.com.au.

- The premiums for the PADI PRO Combined Liability and Dive Injury Insurance policies are included on the application forms. These premiums include all stamp duties, levies and taxes where applicable.
- The Dive Injury & Evacuation and combined Liability Insurance Policy commences on 30 September 2025 (or the date you take out a policy) and expire on 30 September 2026.
- PADI Asia Pacific is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.

CONTACT US

Financial Services Guide

The V-Insurance Group Financial Services Guide (FSG) contains important information about our relationship with you. A copy of our FSG can be obtained by contacting V-Insurance Group or from our website, www.padiinsurance.com.au.

Cooling Off Period

You have the right to return the policy by contacting V-Insurance 14 days from the date the insurance period commences unless a claim is made under the policy within this period. If you return the policy during the cooling off period, a full refund of the premium less any taxes or duties and broker fees payable.

Cancellation

Combined Liability Policy

A non-cancellable/refundable policy, unless cancelled within the 14 day cooling off period. The policy is designed this way to protect you against any future liability law suits which may be brought against you that you are not aware of right now.

Dive Injury & Evacuation Policy

This policy may be cancelled by you at any time by contacting V-Insurance in writing. A pro rata portion of the premium will be retained by the insurer. You will not receive any refund if you have made a claim or a claim is forthcoming against the policy prior to cancellation.

Other Insurance Products

Please contact V-Insurance Group if you would like more information or an insurance quotation for one of the following insurance policies, which have been designed specifically for PADI members.

The only policy able to be offered outside of Australia is PADI Dive Centre & Evacuation insurance for Customers and Students.

- PADI Commercial Marine Hull
- PADI Business Insurance
- PADI Dive Centre Injury and Evacuation Insurance for Customers & Students
- PADI Travel Insurance
- PADI PRRA Directors & Officers Liability Insurance

Contact Us

For further details contact us...



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