

Dear insured,

PADI is pleased to present General Liability, Group, and Professional E&O Liability insurance through BFL Canada, Risk and Insurance Services inc. for 2025/2026. While insurance premiums have been rising in most markets, BFL Canada has announced no premium increases for the 2025-2026 insurance year.

NEW THIS YEAR: BFL Canada is offering ten (10) *one-day Professional Liability Insurance Vouchers* at no additional cost to PADI Dive Centers and Resorts. This includes five (5) for Instructors and five (5) for Divemasters or Assistant Instructors.

The one-day Professional Liability Insurance Voucher offers coverage for members who need insurance to teach or supervise divers for up to two days each year. Since this is part of the dive centers' policy, this flexible insurance option is designed to provide short-term professional liability coverage for occasional professionals when needed.



#### **Commercial General Liability**

- \$1M per occurrence/\$2M aggregate
- Deductible - \$1,000 per occurrence, PD only
- Excess limit up to \$4M for the facility only
- Group Professional Liability and Boat policies available
- Building and contents coverage available
- 10 one-day Professional Liability Insurance Vouchers

Use the link below to renew or secure coverage before 30 June 2025.

<https://digital.bflcanada.ca/en/scuba/>

