

INDEPTHS: you should be a part of it

This year the INDEPTHS web community passed the 400 dive centre mark in its online directory. Are you a part of this online community? If not, why not? INDEPTHS has one of the fastest growing detailed online dive centre directories in the world. It is free to use and free to advertise your dive centre. Unlike most other websites which offer dive centre directory listings, INDEPTHS is not financed by the revenue generated from advertising. The directory is a perk of joining the community, so is open to all dive centres around the world. For your centre to become a part of the INDEPTHS directory all you have to do is to sign up as a trade member and then fill in the directory form. You can then add up to three pictures and a few paragraphs about your business and what it offers. All this is done by you and is editable forever. It really is as easy as that.

LET YOUR VOICE BE HEARD

However, INDEPTHS is not just a medium to leave a directory on. You can also supply us with news from your centre or region. News can be as simple as an unexpected underwater encounter you or your students had, or something important happening in your country. Simply submit it to the editor by emailing editor@indepths.org and you could be telling the diving world. That means you will be noticed by divers, which is never a bad thing.

If you run a dive boat or liveaboard or a holiday company there is the late deals forum where you can add spare spaces on your sailings or trips. Then there are the picture galleries. Why not upload some pictures of where you dive to show INDEPTHS members what they are missing by not visiting your centre. These elements and more are there for you to market yourself as much as possible. Simply getting your name in front of a potential customer is half the battle and INDEPTHS is there to help do that.

So to be a part of the INDEPTHS community visit www.indepths.org and join the directory.

New Dive Master Card



Next year sees the launch of the new Dive Master Insurance card. Until now, policy cards were split and identifiable by their own identity. However, from 2008, a new design is launched. The new card shows the Dive Master 'wave' logo in front of a set of bubbles rising to the surface.

The image was taken by renowned underwater and wildlife photographer Gavin Parsons. It was chosen for its simplicity and undeniable link with diving.

"The shot was captured in Cuba actually at the end of quite a dull dive. I was still working with film at the time and when I finished a dive with spare exposures still in the camera I always looked for graphic or scenic images to finish with. I was just rising from the seabed towards my safety stop when a diver passed below me. The sun glittered off his exhaust bubbles and my eye was drawn to them as they contrasted so well against the deep blue of the Atlantic Ocean," explains Gavin.

The new cards replace the old separates and will be produced for all Dive Master Policies and will be sent out with all new policies and renewals from next year onwards.

DM helps baby seals



Earlier this year marine life rescue charity - British Divers Marine Life Rescue (BDMLR) unveiled plans for a seal hospital in Ullapool, Scotland. It was an ambitious plan to treat and rehabilitate injured and malnourished baby common and grey seals. The International Fund for Animal Welfare (IFAW) donated a large sum to fund the build of the unit and Dive Master Insurance stepped forward and has donated £5,000 each year for three years to help pay for running costs.

An undertaking such as a seal hospital takes a massive outlay in time and resources. BDMLR is a charity run by volunteers and utilises a lot of expensive equipment. Dive Master has a long history of supporting BDMLR and so it was an obvious route to take to help support its seal hospital.

Autumn 2007

The Newsletter of Dive Master Insurance Consultants

DEEP ISSUES

Keeping you covered and informed

Working out of recession

Is there a way to beat a downturn in business? Dive Master believes so and here are a few ideas

It is no secret that the Dive Industry is feeling the pinch of an economy that is on the unhealthy side of growth. As a luxury pastime, diving is something that is often one of the first areas of life that get dumped when times get tough in many households. Thankfully, it is also one of the last in others. But there is no getting away from the fact that the dive Industry has seen business dissipate over the last couple of years.

Yet difficulties in turning a profit lead many business owners to look for other revenue streams and the Dive Industry should follow suit.

The downturn in business for many dive centres hasn't just been due to a lack of customers wanting to learn to dive. It is just the sheer number of places both in the UK and abroad where potential customers can undertake a course. Almost every town has a dive centre these days so would be students no longer have to travel too far to find a course. Add to that the volume of people preferring to take a course in warmer climes and you can see where your business could be going.

Yet running a dive store offers more revenue streams than simple teaching and kit sales. To see the potential simply scan over the policies Dive Master Insurance offers to see what else you could be offering to make money.

Dive Master Insurance is a specialist in diving insurance and has a selection of policies to cover most sectors in the diving industry so is an ideal place to start when researching potential areas to move into. Not only that, but when you do decide to branch out, you are safe in the knowledge that you can cover yourself for the risk using Dive Master which has a track record in the field.

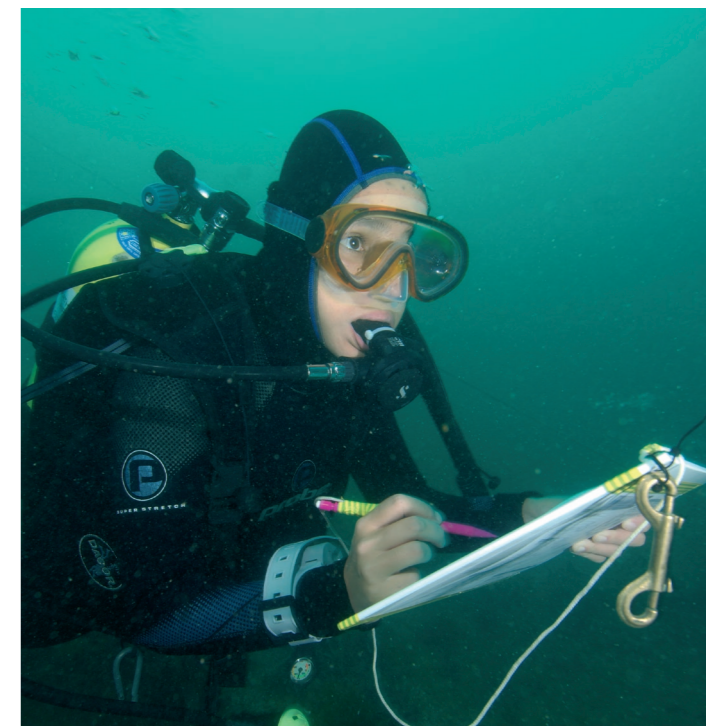
GET INVOLVED

So let's look at a few of the policy options which can open new doors of opportunity for many dive businesses.

Perhaps the most accessible to many dive stores is Media, and Scientific work. There is a constant demand for working divers in the world and not all go for the perceived conventional career in the oil industry. As you know, to work in any field of paid diving work in the UK the Health and Safety Executive requires certain levels of diver protection and training. Marine biologists, Media diving crews and even archaeological diving units all require training and extra safety staff to operate legally.

Safety crews are HSE qualified divers and they all need training - two areas dive centres can get involved in straight away. Specialist training for HSE qualification is not easy to get and more outlets for training would certainly be a bonus, but if taking on more courses is not an answer how about looking at supplying crews to the media and scientific industry.

They are always in demand and often for unexpected projects. Take the recent British Sub Aqua Club Go Diving DVD. Dive Master sponsored the filming and production of the excellent



production by renowned underwater cameraman John MacIntyre. However, to conform to HSE rules, John had to employ a host of safety crews and surface divers to cover him while diving in the UK. Any small piece on TV or film has the same restrictions.

In the scientific realm, with the Marine Bill being passed before government sooner or later, policy makers are going to need more data collected from underwater. So far a lot is done by the likes of Seasearch, but even they need boats and assistance from dive centres. When other scientific work is done underwater by professional (I mean they are paid rather than volunteers, not necessarily better) divers, they are required to surround themselves with safety divers. Both Dive Master's Pro Diver Liability and Indigo policies covers film, media and scientific diving, so you can incorporate these areas of diving into your business.

Did you know?

Dive Master Insurance's Pro Dive Liability and Sport Diver Liability policies are now available exclusively through INDEPTHS. INDEPTHS is a diving web community of which Dive Master is a corporate sponsor. Liability policies are now cheaper through INDEPTHS, plus there are a host of other benefits. See the story on the back page to find out more details about INDEPTHS

Reassurance not just insurance

- Diver medical (IDEC)
- Diver travel
- Dive equipment
- Diver liability
- Dive boat/ship
- Pro diver
- Trade liability
- Trade property

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see our website at www.dive-master.net or call 01702 476902

dive master insurance

20 years of Dive Master

Since 1987, Dive Master Insurance has been looking after the risk of diving for thousands of divers



TRADE INSURANCE

Just which Dive Master Insurance policies do dive businesses need and why? Here's the answers

As a business operating in a litigious country you require an array of policies to ensure you are protected against a number of pitfalls that litter the professional road. Some will be fairly standard and recognisable for any shop, office or other place of work, but diving has its own specific problems and that is why, when Dive Master Insurance developed its trade policies the company built them from the ground up within a dive business setting. The creators of the policies could have simply modified a standard policy and adapted it for a dive business, but that is not an ideal solution to the issue. Therefore, when looking at a Dive Master Insurance Policy for your business keep in mind that the peculiarities of working in the dive industry have been built in and are adaptable. The company offers packages for all types of diving business from instructors, schools, clubs, centres, and boats who serve the diving public, to manufacturers and distributors who serve the shops. Here is a brief overview of what's on offer:

PRO DIVER LIABILITY

As it suggests the Pro Diver Liability policy is designed for instructing, guiding and supervising divers. Liability insurance covers the user for claims made against them. It is not to protect them against injuries they sustain - there are other policies for that.

The Dive Master policy covers instructors for all the recreational certifying training agencies – sport and technical - there is no need to buy separate insurance for different agencies. So you can be a PADI, BS-AC, SAA and IANTD etc. instructor and have just one liability policy.

Generally, liability insurance has several limits of cover that customers can choose - such as 2 million or 5 million. Our policies are no different, but what does makes Dive Master's Pro Diver liability different is that it will also indemnify the insured person for any liability arising from the diving equipment provided to participants by the Insured for training purposes.

DIVE TRADE LIABILITY PRODUCTS

In today's litigious society it is important that dive centres, schools, shops and clubs are insured in case of litigation cases brought against them by customers, members of the public and even staff.

Dive Master Insurance Consultants' trade liability policy is called INDIGO. It was created especially for the dive trade and covers the costs that can occur from a claim made against them for all aspects of running a dive business, including advice and instruction, servicing of equipment, hire and loan of your equipment during courses etc and liability to your staff or members of the public.

There are several options open to dive businesses which include:

Public liability – should a member of the public injure themselves in your premises for example.

Products liability – should a piece of equipment you sold do injury to someone.

Employer's liability – should an employee injure themselves .

Compressor Liability – should your compressor injure or harm someone (staff or otherwise).

Boat liability – should you injure or kill a diver with your boat while they are in the water.

TRADE PROPERTY PLUS

Allied to the Indigo policy, our Property and Contents Insurance for dive centres, schools and stores was also written specifically for dive businesses. It includes dive-specifics such as hiring dive equipment over the counter, stock at exhibitions and dive shows and equipment used during dive instruction. Few other policies would.

BOAT/SHIP

Dive Master's boat/ship cover is designed to provide insurance protection for the specifics involved in owning and running a dive boat be it a RIB, inflatable, hardboat or liveaboard.

As well as professional level insurance Dive Master Insurance sells to general divers. The company is one of the most well known and respected names in the UK diving insurance field. Not only do we insure divers and dive centres in the UK, but we have many clients overseas and are well respected throughout Europe as well as Egypt and South East Asia. If you and your divers travel to these regions it makes sense to go with an insurance provider that dive centres and hyperbaric chambers know and trust.

2007 is Dive Master Insurance's 20th year in business. That means 20 years of providing the dive industry and divers with top flight insurance policies and it also means reliability. Dive Master Insurance started because of a lack of decent equipment insurance in the UK dive industry and has become one of the most respected names in the UK and global dive markets.

In 1987, Bob Archell, managing director, went to Lloyds and started a working relationship that endures to this day. The aim was to develop an insurance solution to insure diving equipment. It was marketed in 1987 and attracted customers pretty much straight away.

At the time, Bob had been into diving a long time as he explains: "Asked for a comment for this *Deep Issues* commemorating Dive Master Insurance's 20 years I immediately thought about the divers that influenced me to take up the sport. At 10 years old the greatest diver ever was Mike Nelson (played by Lloyd Bridges) in the TV Series *Sea Hunt*.

"Nelson was my hero and a magnificent onscreen diver, able to locate and fix anything underwater and survive just about everything that underwater special effects could throw at him!

"He swam at high speed everywhere, to the seabed, to the surface and particularly when frequently out-swimming an underwater explosion, using his arms as well in some sort of frantic underwater freestyle stroke as I remember - a scuba violation these days!

"My Dad's garden hose and car tyre foot pump were transformed into diving gear! So he had no option than to let me try scuba diving, and I still have my first ever diving manual "The Skin Diver's Bible" by Owen Lee.

"I wasn't alone as millions of people worldwide dive now, and the list of dive sites grows each year. In the UK it's estimated that the diving population includes more than 40,000 people that receive some form of paid instruction each year! And even though I've lost some good friends to the sport over the years, I still understand the draw and the fascination of the underwater experience.

"Scuba diving allows entry into the world's last great wilderness and the ability to visit a spot that no other human may have been to before is, as our US cousins say, entirely awesome! Let's hope that our intrusion into this alien world leaves no more trace of us than our bubbles."

GROWING THE BUSINESS

After providing equipment insurance, Bob and his wife Sue, decided to look into other areas of the dive industry to provide divers and the industry itself with the best insurance policies possible. The goal from the start was to produce policies that were specifically tailored to the dive industry.

Soon the IDEC Accident Cover was added as was the Indigo trade policy for dive centres and schools. As the world started to become more litigious, Dive Master developed a liability package for both sport divers, professional divers and the trade.

The upshot is that now in 2007 Dive Master's plethora of insurance policies cover all aspects of the dive market. Yet in an ever changing world, Dive Master never waits for competitors to change their policies and then follow suit. Its products are designed by diving specialists who respond to the way divers and the market conduct themselves and adjustments are made whenever new developments occur in the diving world and global travel.

One example of this is to take the terrorist exclusion out of the travel policy. So many divers travel to areas of the world where terrorist acts are a possibility, that Dive Master didn't want to exclude this risk any longer. Another is the

advent of technical diving. More and more divers are moving into this field and so it is rapidly becoming less of a niche and much more mainstream, so their policies take this into account. They also take into account experience - something standard policies adapted to diving do not. In addition divers are covered for many peculiarities of an emergency. Wandering below training depth, for example, or jettisoning of equipment. Dive Master is also one of the few insurance companies to offer a realistic underwater photographic equipment section to its equipment policy.

TAKING CARE OF BUSINESS

In addition to keeping a watch on the marketplace, DM also looks after it. The company is able to create specialist one off insurance packages for certain groups and individuals.

Additionally, Dive Master helps look after the diving fraternity as it donates a lot of money each year to worth-while causes. It is a huge supporter of British Divers Marine Life Rescue - the charity behind many of the country's marine animal rescues.

DM also helps the Diving Diseases Research Centre (DDRC) with many of its research projects into diving medicine. It donates directly to specific projects and assists with the finance for the publishing of research papers.

Few other companies are as dedicated to helping the industry in which they operate. Yet that was the philosophy from the start and shows the company is not in it to make a fast buck, but are dedicated to the dive industry for the long haul.

MORE RECENTLY

In the last couple of years Dive Master has reacted to the challenges and new pathways created in an internet world and is offering its trade customers easier routes to ensure their customers are covered with robust insurance protection.

Its largest project is the INDEPTH website, which is seeing massive growth (see over for more details). In addition the company is branching out from the UK and working with other companies and organisations around the world.

This will give the company a presence in many countries favoured by British and European divers and holidaymakers wishing to try diving for the first time. It will mean British holidaymakers can be sure their insurance is placed with a reputable company and the protection, should they need it, will be reliable.

And it is reliability which has given Dive Master its status among divers. It prides itself on its customer service and care. Its staff are not a faceless multitude sat in a call centre, but a small dedicated team who believe in helping as much as possible. When diving insurance is called upon, it's usually a time of high stress and possibly fear. So staff go out of their way to ensure all the details are taken care of. Claims are paid as quickly as possible without extraneous questions and in a real emergency divers are evacuated to a hospital or recompression chamber without fuss. And there is a diving doctor liaising with the chamber to make sure the patient receives the correct treatment as soon as possible.

This working practise is derived from the fact that Dive Master was created by divers and has continued to work for divers over the last 20 years and will continue to do so.

"Dive Master Insurance Consultants Ltd has provided Divers and the Dive Trade with the best insurance products available over the last twenty years, and we would like to say to all our clients past and present who have supported us we look forward to serving them for another 20 years, and that we wish them continued safe and enjoyable diving!" Adds Bob.