

CERTIFICATE OF LIABILITY

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER

Agency: Witherspoon and Associates 3000 Meridian Blvd., Suite 100, Franklin Tn 37067-6388	Date of Certificate 2016-06-30
Named Insured Blackbeard Scuba LLC	Policy Number FD000327
Mailing Address 5001 O'Quinn blvd suite g, Southport, NC 28461	Effective Date 2016-04-04 Expiry Date 2017-04-04
Location of Risk 5001 O'Quinn blvd suite g, Southport, NC 28461	Beginning and Ending 12:01AM standard time at the mailing address of the insured
Description of Operations Dive Facility	

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

Forms	Coverages	Deductible	Limit
FD-GL0001	Commercial General Liability Coverage Form Each Occurrence Annual Aggregate – Products/Completed Operations General Aggregate Fire Legal Liability – Each Occurrence	NIL	\$2,000,000.00 \$2,000,000.00 \$3,000,000.00 \$2,000,000.00
FD-GL0419	Hired Auto and Non-Owned Auto Liability	NIL	\$1,000,000.00
FD-LX0011 FD-LX0012 FD-LX0001 FD-LX1560 FD-LX1590 FD-LX1650 FD-LX2101 FD-LX0009	Exclusion - Designated Professional Services Absolute Auto, Aircraft & Watercraft Exclusion Immune Deficiency Exclusion Punitive or Exemplary Damages Exclusion Diving Boards – Exclusion Assault & Battery Exclusion Athletic Sports Participants Exclusion SJC Mold Exclusion		
FD-UW0001	Underwater Instructors Professional Liability - CLAIMS MADE COVERAGE. Retroactive Date: <div style="text-align: right;">2016-04-04</div>		
Applies to diving instruction and supervision only as approved and sanctioned by NAUI (57769) / NASE (20087) / SDI (18300) / TDI (18300) and subject to the terms, limits and conditions of this policy. 90 Day Discovery Period Applies			
	Per Claim Limit Annual Aggregate including Defense Expenses	NIL	\$2,000,000.00 \$3,000,000.00
FD-UW0002	Technical Endorsement A	NIL	NOT COVERED
FD-UW0003	Technical Endorsement B	NIL	NOT COVERED

This coverage is Effected with certain Lloyd's Underwriters under Contract No. B0429BA1503105 as arranged through:
 OWL UNDERWRITING AGENCY, INC.

CERTIFICATE HOLDER	CANCELLATION
NAME: Robert Bradish, NAUI (57769) / NASE (20087) / SDI(18300) / TDI (18300) ADDRESS:	Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions

The Certificate Holder is an additional insured under this policy. The additional insured protection is strictly limited in scope and applies only to the liability of these Entities arising vicariously out of or attributable to the **Named Insured's** covered operations.

AUTHORIZED REPRESENTATIVE:

