



BSAC and SAA Membership

Q. What is BSAC?

A. The British Sub-aqua Club (BSAC) was established as a club for divers and this ethos remains today. Our structure means that we are run by divers for divers and, as a not-for-profit organisation, BSAC invests back into the club, for its members and the development of diving. BSAC's organisational structure consists of the BSAC Council, National Diving Committee and Regional Coaching Network, as well as the central HQ administrative team. All BSAC Council members and officers are elected from our membership.

With more than 1,100 clubs and branches around the UK and overseas, BSAC's club structure is what makes us unique and ensures that diving remains an accessible and affordable sport for all. All our clubs are run by dedicated and enthusiastic volunteers, allowing our members to directly participate in the growth and development of both their own club and BSAC as a whole.

Q. What is SAA?

A. The Sub Aqua Association (SAA) is an association of independent dive clubs. SAA member clubs maintain their independence while maintaining the national standards of the SAA and benefiting from regional and national support.

Q. Why do I need to join BSAC/SAA?

A. It is a requirement of the branch that all members are members of either BSAC or SAA. This ensures that both the individual member and the branch are protected by insurance in the event that an incident should occur. It is not sufficient for the member to simply have their own insurance, as this will not provide the branch with the necessary protection.

Q. What do I get for my BSAC membership?

A. As a member of BSAC you get the following benefits:

- A 'Welcome to BSAC' pack (new members only).
- 12 monthly copies of 'BSAC Scuba' magazine, the journal of BSAC.
- Third Party Liability Insurance for up to £10 million.
- Access to all other BSAC member services:
 - BSAC coaching scheme
 - Regionally run skill development courses (SDCs)
 - Instructor training scheme
 - BSAC information services – BSAC website, BSAC Talk, etc
 - Discounts on dive holidays, insurance, etc

Q. What do I get with SAA membership?

A. SAA membership provides Third Party Public and Products Liability Insurance for up to £5 million, including member to member liability.

Q. What is needed to prove I am a student?

A. If you are a new or renewing student member and over 23 then you must support your application for membership with proof of your student status. This proof can be a copy of a library card, student registration card or a copy of your council tax exemption certificate. We cannot accept NUS cards as proof of student status.

Q. What is Third Party Insurance for?

A. Third Party sometimes called "Public Liability" Insurance is in place for up to £10m (£5m with SAA) for civil liability compensation awards for personal injury to Third Parties or Members of the Public or damage to their property as a result of negligence by any BSAC Member. Additionally the cover includes up to £10m for civil liability pursued against Principals to BSAC i.e. Swimming Pools, Leisure Centres, Land Owners and Lake or Pit Owners that allow BSAC organised diving to take place on or in their property. The cover this year also includes up to £100,000 of Criminal Defence costs as a result of criminal action being taken against an insured for death or injury of a Third Party, damage or destruction to their property.

Q. When does my insurance cover commence?

A. Third Party Liability Insurance cover starts when an application form is fully completed by the applicant and Branch not when the application reaches BSAC.

Q. Do I have a choice between full membership that includes the magazine and one that doesn't?

A. No, BSAC consider that all full diving members should have the magazine as part of their membership to enable them to be kept up to date with what is happening within the ever changing diving world and the BSAC in general. However, you can choose whether to have a paper copy of BSAC Scuba, or an electronic version.

Q. When am I covered by BSAC insurance?

A. All BSAC members are covered when engaged on club activities and when they are diving anywhere in the world, excluding liability for incidents within USA/Canada territories.

Q. Am I covered on Dives arranged outside of Club Dives?

A. Yes provided you follow the BSAC's Diving Guidelines.

Q. Does the insurance include the use of Nitrox, Rebreathers and Trimix?

A. Yes, where they are being used in accordance with BSAC recommendations.

Q. What happens when I am abroad and diving on holiday with other organisations at either a Dive Centre at a Hotel, or an Independent Dive School at Resort?

A. Your BSAC member liability insurance still covers you, but if you are going to engage in speciality diving that is outside of BSAC recommendations, you should check with BSAC Headquarters and their Insurance Advisors that the activity can be included in the member liability cover.

Q. Can one BSAC member claim personal injury or damage to property caused by another BSAC member?

A. Yes, if it's as a result of negligence and results in a legal claim, this is called "Member to Member Liability" and is stated in the policy.

Q. Will BSAC Liability Insurance pay claims if I am injured or lose or damage my diving equipment if no one is to blame?

A. No. BSAC's annual Liability insurance is not an "Accident", "Travel" or "Dive Equipment" Insurance. You should insure these risks yourself with an appropriate insurer