Marine Champion Information Sheet
BSAC Insurance

Last updated: 6.11.2025

The below covers the key aspects of BSAC's liability insurance that all our Marine Champions need to know.

BSAC liability insurance - summary
As a current BSAC member, you are covered by BSAC's liability insurance for any claims made against you for bodily injury or damage to property resulting from your negligence, for up to £10m. This liability insurance cover applies as long as you are operating within your BSAC or other agency qualification.

As a Marine Champion volunteer working within your club, you are also covered by the BSAC liability insurance, providing your Marine Champion activities are within BSAC's Safe Diving Guidelines, comply with the BSAC Insurance Policy and you have completed a satisfactory risk assessment prior to the event.

You can view the BSAC Insurance Policy at **bsac.com/insurance**

Are BSAC Marine Champions covered for club activities such as beach cleans?

A: You and your fellow club/BSAC members participating in club activities such as beach cleans, underwater litter picks, shore/underwater surveys, and associated social or community events are covered by the liability insurance as long as an adequate risk assessment has been completed prior to the event.

Do I need to submit a risk assessment to BSAC HQ for every Marine Champion event I organise?

As standard BSAC practice, a risk assessment is required for all club events involving public activities. For your Marine Champion activity, you will need to submit a risk assessment to both your club's Diving Officer (DO) and to BSAC HQ ahead of your event. You should ensure the risk assessment is submitted to HQ with enough time to allow review and meet any requirement for amendment.

For events involving BSAC members only and are likely to be repeated, you still need to complete a risk assessment each time but will only need to submit your event's initial risk assessment once to BSAC HQ as long as the conditions remain the same. If the circumstances change, it may be necessary to resubmit the risk assessment to HQ for review again so, please contact insurance@bsac.com to check.

However, for events which involve non-BSAC members and/or members of the public, you will be required to complete and submit a risk assessment to BSAC HQ each time.

Note: Any risk assessment should take account of local regulations and compliance with any obligation to meet licencing requirements, such as those required by the Marine Management Organisation (MMO) legislation.

Completed risk assessments should be submitted to **insurance@bsac.com** prior to your planned event for approval. This is to ensure your event is within the terms and conditions of the BSAC liability insurance policy.

If members of other clubs join our events, do I have to also have to provide the DO of their club a copy of the risk assessment?

A: A copy of your risk assessment, or a briefing derived from it, should be given to all participants. Members of other clubs are responsible for keeping their DO informed of their activity and it is their responsibility to share any risk assessment with their DO.

Are non-BSAC members who participate in a Marine Champion-organised event – such as a beach clean or shore survey – also covered by the liability insurance?

A: Non-BSAC members are covered as long as they are participating in a BSAC club-organised shore-based event and an adequate risk assessment has been completed by the club. For events that include non-BSAC members, the risk assessment must be submitted to BSAC well in advance of each event for approval. Non-members can include family members who are not paid-up BSAC members, as well as members of the public.

Non-BSAC members are covered for diving activities only as long as they are attending with a view to membership and comply with the limitations set on in the BSAC Insurance policy.

Are Marine Champion events covered by the BSAC insurance if they are held/organised in partnership or collaboration with another organisation?

A: As long as it is a BSAC participation event and an adequate risk assessment has been completed and submitted to BSAC HQ prior to the event, then yes, your Marine Champion event will be covered.

Q: Are Marine Champion events organised by an overseas BSAC club also covered in the same way as a UK-based club?

A: Yes, Overseas Marine Champion activities are covered by the liability insurance, as long as it is a BSAC club event and an adequate risk assessment has been completed prior to the event, as outlined in the answers above. **Note:** there are some country exclusions – please refer to the BSAC insurance policy for specific details.

Further guidance:

- For more information on risk assessments and how to submit them to BSAC, go to **BSAC Risk Assessments**.
- You should also read BSAC's guidance on safely running **BSAC Beach Cleans** and **Underwater Litter Picks**

Any further Marine Champion-specific questions regarding insurance cover, please email marinechampions@bsac.com