

It's not a matter of if the airlines will lose your bags or if you will flood your camera, it's a matter of when your time will be.

DEPP was created to handle this financial burden when your turn comes around. With more than 20 million dollars in equipment insured, DEPP is more committed than ever in helping you protect your investment.

This program is underwritten by one of the world's foremost insurance companies through Innovative Programs Group, Inc.



73573 Heatherwood Drive  
Palm Desert, California 92211  
888-678-4096 760-674-9655  
760-674-8144 - fax

[www.equipmentprotection.com](http://www.equipmentprotection.com)

Program #  
9700

Source Code:



It's not  
a matter  
of if,  
It's a  
matter of  
when...



### Extremely Broad Coverage

This innovative program provides worldwide coverage against theft, airline loss and accidental damage to your underwater photography, land cameras, and diving equipment. An optional flood coverage is available.

### Equipment Covered

Most scuba diving related items are eligible under the policy, including most photo & video equipment. A minimum of one set of dive gear must be enrolled to be eligible for underwater photography equipment coverage. All underwater photography equipment must be enrolled in the basic policy before the optional flood coverage may be purchased.

### How To Enroll

To begin the enrollment process, you must provide a full list of equipment containing the make, model, serial number and current replacement cost of each item. DEPP enrollment forms may be obtained by calling 760-674-8655, 888-678-4086 or download forms from our website at

[Http://www.equipmentprotection.com](http://www.equipmentprotection.com).

Payment may be by Major Credit Card or Check. Coverage is effective upon receipt of all enrollment information by IPG and check or credit card approval. Your enrollment also includes your membership into The Coral Reef, an organization designed to promote the diving industry.

### Coverages & Rates

\$2,000 Limit = \$ 30.00 annually  
\$3,500 Limit = \$ 65.00 annually  
\$5,000 Limit = \$ 95.00 annually  
\$7,500 Limit = \$ 125.00 annually  
\$10,000 Limit = \$ 150.00 annually  
\$12,500 Limit = \$ 180.00 annually  
\$15,000 Limit = \$ 210.00 annually  
\$17,500 Limit = \$ 240.00 annually  
\$20,000 Limit = \$ 270.00 annually  
Each additional over \$20,000 annually

### Flood Coverage

Any items you wish enrolled in the flood coverage must be listed on the flood schedule form. The total value of all items listed, multiplied by 4%, is the additional premium due. This flood premium, added to the basic policy premium, is the total annual premium due.

### Items listed over \$5000 retail

Any item listed over \$5000 retail will be subject to additional 4% premium and will be determined at the time of the enrollment, by the broker, IPG.

### Reporting a Claim

To report a claim, simply call 760-674-8655 or 888-678-4086 or report your claim on line at <http://www.equipmentprotection.com> within 7 days. Coverage must be verified before any equipment is repaired or replaced. Failure to report your claim in a timely manner, may result in claim denial. A police report case number is required for any theft prior to reporting the claim. DEPP provides you with fast repair or replacement,

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Customers that have two (2) losses in a twelve (12) month period may be subject to underwriting restrictions or termination from the program. There are no cash settlements as a result of any direct physical loss. Your equipment is repaired or replaced. A 10% deductible applies to all claims that exceed \$250. A late fee will be assessed for any unpaid deductible. Exclusion to coverage under the policy include: War & Nuclear Incidents; Fraud; Obsolescence; Wear & Tear; Voluntary Parting of Equipment; Change in Color, Texture of the Equipment; Manufacturer's Defects; Mechanical or Electrical Breakdown; Mysterious Disappearance; Water Damage\*\* Additional exclusions may apply. \*\*Water damage is covered if the optional "Flood coverage" is purchased on the registered item. This represents a highlight of coverage. Coverage is subject to all terms and conditions of the policy. For a complete copy of the policy, please call IPG, the agent for The Coral Reef at 760-674-8655. In Florida, this program is made available by David L. Marcus, a licensed resident agent in the State of Florida, License # A164722, on behalf of Innovative Programs Group, Inc. (IPG), the agent for The Coral Reef.