



## IMPROVING INSURANCE FOR PROFESSIONAL DIVE OPERATIONS

Franklin, Tennessee – John A Witherspoon, IV announces an opportunity for US, Bahamas, and Caribbean dive businesses to apply for a truly innovative insurance program that offers several major enhancements over current insurance programs! It is great to be back in the market with a full list of services for the dive community. “Now we have store coverage and boat coverage in the Bahamas and the Caribbean again.” John has been a diver since the early 70’s, and dive instructor from the mid 80’s until the late 90’s. He has also worked in dive stores and has been serving the diving industry’s insurance needs since 1987. John has decided to collaborate with Carol Christini and a new Underwriter in order to better serve his client’s needs in the dive industry.

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- ❖ Three (3) year policy with rate locked in for *the full three years, June 30, 2008 – June 30, 2011*
    - Endorse coverage as needed, no annual application to complete – Saves time and trees
    - Cancel the policy at any time
  - ❖ Improved coverage with occurrence based forms, see below for explanations
  - ❖ Annual payment plan, or annual premium financing with low down-payment
  - ❖ Instant Confirmation with easy *On-line* application and payment
  - ❖ Extraordinary customer service you expect from Witherspoon & Associates annual

This new policy is an “occurrence form” policy and provides coverage for losses occurring during the policy period AND “prior acts coverage” for the previous two years at *NO ADDITIONAL COST*. This policy is a great benefit to the dive professional because, unlike the old “claims made” form that required coverage at the time of the incident AND at the time the claim was made WITH no “gap” in coverage, this program covers you if you have it in place from when it starts (plus the previous two years) till when it ends, plus for ever for what happened during that time. This offers protection for the client because it eliminates the previous risk of losing the “prior acts coverage” due to any possible “gap” in the policy coverage. In the past, the old claims-made form made it difficult for the dive professional to move coverage from one insurance program to another, or to retire without continuing to carry coverage, because they might loose their prior acts coverage, but *no more!*

The new program allows dive businesses, regardless of agency affiliation, to apply for insurance coverage which stays in effect for “three full years.”

The coverage includes “occurrence form policies” for:

- Professional Liability – provided on an occurrence form (with prior acts coverage for the previous two year’s - no additional charge)
- Group Professional Liability – provided on an occurrence form (with prior acts coverage for the previous two year’s - no additional charge)
- Store General Liability (other pool operations at special rates and tour & travel arrangement liability – provided at no additional charge)

Additional policies offered are:

- Charter Boat Hull with P & I (one year policy's)
- Property Coverage offered on a Special Form, Replacement Cost policy, with rate reductions for Florida

Here at Witherspoon & Assoc we believe in customer service first and foremost. It is our goal to give our customers the best service in the dive industry. We have 24 hr incident contact numbers where you can reach us anytime. We also have the best attorney and investigator team in the dive industry.

As stated by Tom and Patti Mount:

“IANTD has been very satisfied and successfully partnered with Witherspoon and Assoc. for several years. Unsurpassed service, we can always pick up the phone and reach John Witherspoon. If not, we always get a prompt return phone call. The company also has the best lawyers in the industry, who frequently run Risk Management Seminars for our instructors at DEMA”.

Please contact us for names and numbers of references

Look for your invitation to arrive by mail shortly. You will be able to go to the internet, enter your information, get a quote, select a finance program, and make your down payment from our web site. You can find more information and take advantage of this amazing program at [www.SCUBAins.com](http://www.SCUBAins.com). or call 866 577 DIVE (3483) beginning May 27, 2008. We are ready to assist you. See our full page ads in the next issues of Dive Center Business and Scuba News.