

IMPROVED Insurance Options!

Benefiting the Dive Professional

Unique coverage for retail dive businesses, resort operations, charter boats, group professionals liability and individual professional liability.

The **three-year policy** secures you a fixed-rate and also provides occurrence form coverage. This innovative program addresses the critical needs of dive businesses:

- **Better coverage**
- **Less paperwork – no annual application to complete**
- **Preferred claims services**
- **You can cancel the boat or store policy at any time**
- **You can cancel the Instructor policy at each annual anniversary**
- **Annual premium financing with low downpayment**
- **Instant Confirmation with easy On-line application and payment**
- **Extraordinary customer service**

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

lose their prior acts coverage, but no more!



FOR REFERENCES CALL 1-866-577-3483

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John has been a diver since the early 70's, a dive instructor from the mid 80's until the late 90's, worked in dive stores, and has been serving the diving industry's insurance needs since 1987. John has decided to joint collaborate with Carol Christini, and a new Underwriter in order to better serve the client's needs in the dive industry.

