

New, Reduced Price

Great news! Due to the excellent risk management efforts of PADI Members like you, this year you'll enjoy a **price reduction**. But, even with the price reduction, you still receive all of the benefits you can only get from a PADI-endorsed policy, including:

- exclusive coverages found nowhere else.
- coverage for technical diving at no additional cost.
- insurance from the largest, most secure, American insurance company providing insurance to the dive industry.
- the services of an experienced team that can provide expert advice around the clock.

Convenient Automatic Renewal

Sign up for Automatic Renewal! Auto Renewal ensures your policy is renewed before it expires each year – no forms to complete, no papers to sign, no risking a gap in coverage. Billing takes place in May.

24-hour Access to a Full-Time Risk Management Team

- 24-hour phone and fax access – even at night, on weekends and during holidays
- Immediate access to legal counsel when you need it most
- A toll-free phone number available in the United States, Mexico and Canada
- Expert advice on what to do in the immediate aftermath of an incident and a friendly voice to help you through the emotional trauma

Apply Today

Simply go to diveinsurance.com and complete the application for the 2011-2012 policy. Or, complete the included application and mail or fax it to Vicencia & Buckley Insurance Services.

**Have questions? Call us at 800 223 9998
or +1 714 739 3177**

2011-2012

PADI-endorsed Professional Liability Insurance For PADI Americas Members

Whether you're a PADI Divemaster, Instructor or a Course Director, you need PADI-endorsed Professional Liability Insurance. Protect *your* livelihood and peace of mind with insurance from the dive insurance experts.



Vicencia & Buckley Insurance Service, Inc.

P.O. Box 4919, Cerritos, CA, USA 90703-4919
20 Centerpointe Drive # 100
La Palma, CA, USA 90623-2558
+1 714 739 3177 • 800 223 9998
Fax +1 714 739 3188
Email: instructors@diveinsurance.com • diveinsurance.com
License #0578496

This brochure is for illustration purposes only and is designed as a general description of the policies. Coverage will be determined by the actual policy language.

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**VICENCIA
&BUCKLEY**
Insurance Services, Inc.

Professional Service. Personal Care.
diveinsurance.com



PADI-endorsed

The Experience you Need

Regardless of where you live or who you work for, whether you're a divemaster, course director or somewhere in between, you could face a professional liability lawsuit. You don't even have to be working to be vulnerable. Just being the senior diver on a dive boat when someone happens to get injured, or being involved in a rescue, could put you at risk for a lawsuit - and put your livelihood on the line.

The People you Trust

Do you realize this vulnerability could result in hundreds of thousands of dollars in defense costs to restore your good name? That's why you need PADI-endorsed Professional Liability Insurance. When you choose PADI-endorsed insurance, you choose the most experienced insurance team in the dive industry. PADI and Vicencia & Buckley have worked together for more than 27 years to offer outstanding insurance coverage tailored specifically for dive industry professionals like you. It's all brought to you by people you know and trust.



The team you can trust:
Marie Gala, Steve Vicencia, Pat Fousek and Michele Vicencia Jondle

Professional Liability Insurance



Top 10 Benefits of PADI-endorsed Insurance

Use the following checklist to ensure you're getting the most benefits for your hard-earned dollar. Compare what's available with the PADI-endorsed policy with other policies you may be considering.

PADI-endorsed Professional Liability Policy		PADI-endorsed Policy	XYZ Policy?
Price Reduction	New, lower price	✓	
Defense Costs	UNLIMITED Defense costs are paid in addition to policy limits	✓	
Defense Costs Exceptions or Territory Exclusions	NONE (Except where USA law restricts business activities of USA companies.)	✓	
Warranty Consideration	No General Standards Warranty This means coverage is not subject to insurer's interpretation of general training standards.* The Policy exclusions are clear and precise.	✓	
Retroactive Date/Prior Acts Coverage	Back to 30 June 1992 with no gap in coverage under ANY policy	✓	
Outstanding Insurance Underwriter	An A rated US insurance company, which is a member of the Chartist Insurance Group	✓	
Flexible Policy Limits	\$1,000,000 per occurrence/ \$2,000,000 aggregate Higher limits available	✓	
Technical Diving Coverage	No additional charge for teaching or supervising technical diving activities to 100 metres/330 feet	✓	
Coverage for Refusal to Train Due to Disability	Lets you put student diver safety first, with protection from a discrimination lawsuit	✓	
24-Hour Phone and Fax Access	Includes nights, weekends and holidays	✓	

* Except with regard to introductory, i.e. Discover Scuba Diving programs, which must meet RSTC Standards.