

# Equipment Insurance Policy

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## Scuba Diving Equipment Endorsement

This endorsement applies to equipment used for scuba diving as defined below, and not to any equipment correctly allocated to the existing asset categories on Protecsure's online quote tool listed below:

- laptops/PDA's
- cameras/video
- medical/veterinary
- survey equipment
- light machinery
- tools of trade

The equipment insurance policy is hereby amended as follows:

## Policy Wording issued 20<sup>th</sup> April 2015

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### AGREEMENT TO INSURE

In return for payment of the premium stated in the Insurance Certificate and Tax Invoice, the Insurer will cover you for theft of, or *accidental damage* to the *scuba diving equipment* as set out in this policy occurring during the period of insurance.

### EXCLUSIONS

Cover will not be available if the theft, *loss* or *accidental damage* to the *scuba diving equipment* occurs:

- Whilst *scuba diving equipment* is being used;
- As a result of *loss of scuba diving equipment*;
- As a result of theft unless accompanied by forcible and violent entry or exit.

For unspecified *scuba diving equipment* the most the insurer is liable to pay in meeting all claims under this policy is a maximum of \$2,000 per item or \$20,000 in total less all excesses.

### DEFINITIONS

Wherever *equipment* appears in the policy wording this is deleted and replaced with *scuba diving equipment*.

The definition of *equipment* is hereby deleted and replaced with the following:

**Scuba Diving Equipment** means equipment utilised in conjunction with recreational or commercial underwater diving but does not include:

- stock in trade;
- underwater camera equipment

**Specified scuba diving equipment** means those items with a value greater than \$2,000 each, requiring the insured to provide identification details.