



# How Am I Covered?

## PhotoCare vs. PhotoCare Plus

	PHOTO CARE	PHOTO CARE PLUS
<b>Coverage</b>	Up to \$15,000.	Up to \$100,000.
<b>Cost</b>	None. It's paid for by PPA. (A \$250+ savings!) <sup>1</sup>	Varies with the limit of your coverage.
<b>Who is eligible for coverage?</b>	U.S.-based PPA Professional Active and Life members who have activated their PhotoCare insurance at PPA.com.	U.S.-based PPA Professional Active and Life members in good standing.
<b>Deductibles</b>	\$250 for first loss; \$500 for second; \$750 for third loss within a 12-month period. Additional \$250 deductible applies on breakage claims.	Flat \$250 for all losses.
<b>Loss Valuation</b>	Actual cash value (depreciated value).	Replacement cost value for scheduled property; Actual cash value for unscheduled property.
<b>Coverage Off-Premises or "On-Location"</b>	✓	✓
<b>Worldwide Coverage</b>	✓	✓
<b>Computer Hardware</b>	✓	✓
<b>Theft of Equipment (except from unlocked vehicle)</b>	✓	✓
<b>Theft of Equipment from unlocked vehicle</b>	X	✓
<b>Drone/UAS Coverage</b>	X	Drone and camera covered.
<b>Coverage for Mysterious Disappearance</b>	X	✓
<b>Non-PPA Member Employee Coverage (up to \$1,000)</b>	X	✓



For more information call:  
800.786.6277

Activate your PhotoCare insurance at [PPA.com/My-PPA](http://PPA.com/My-PPA)  
Purchase PhotoCare Plus at [InsuranceforPPA.com](http://InsuranceforPPA.com)

<sup>1</sup>Click [here](#) to view other membership options.