



How Am I Covered?

PhotoCare vs. PhotoCare Plus

	PHOTO CARE	PHOTO CARE PLUS
Coverage	Up to \$15,000.	Up to \$100,000.
Cost	None. It's paid for by PPA. (A \$250+ savings!)	Varies with the limit of your coverage.
Who is eligible for coverage?	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.
Deductibles	\$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.
Loss Valuation	Actual cash value (depreciated value).	Replacement cost value for scheduled property; Actual cash value for unscheduled property.
Coverage Off-Premises or "On-Location"	✓	✓
Worldwide Coverage	✓	✓
Computer Hardware	✓	✓
Theft of Equipment (except from unlocked vehicle)	✓	✓
Theft of Equipment from unlocked vehicle	X	✓
Drone/UAS Coverage	X	Drone and camera covered.
Coverage for Mysterious Disappearance	X	✓
Non-PPA Member Employee Coverage (up to \$1,000)	X	✓



For more information call:
800.786.6277

Activate your PhotoCare insurance at PPA.com/My-PPA
Purchase PhotoCare Plus at InsuranceforPPA.com