

# ANNUAL MEMBERSHIP

**YOUR MEMBERSHIP GUIDE**

DIVERS ALERT NETWORK SOUTHERN AFRICA



# INTRODUCTION

DAN is not an insurance company and does not sell insurance. DAN is a diving emergency assistance organisation that uses a group insurance policy to extend emergency medical benefits to its members for certain travel, medical and diving-related emergencies. As part of your DAN membership, DAN automatically provides member benefits according to the respective membership levels.

## DAN DIVING INJURY COVER

DAN offers four levels of cover for its members – Master Tech Diver, Master Dive Pro, Plus and Standard Plans. This cover includes payment for the cost of hospitalisation, medical and hyperbaric treatment, as well as certain other costs associated with diving-related accidents (see the “What is Covered,” table below). All members receive the Alert Diver Magazine subscription in digital format.

**NOTE:** Many medical insurance companies do not always cover diving-related injuries and treatments and more importantly do not always cover any accidents that occur outside national borders. Do not assume you are covered; please confirm your benefits with your medical aid.

## DAN FAMILY MEMBERSHIP

There are two types of family memberships: Diving Family Membership and Non-Diving Family Membership. Diving family members of the principle diving member pay a discounted membership fee on selected membership packages rather than the full membership fee. Non-diving, immediate family members can be added under the cover of the main diver at no extra cost and are only covered for emergency medical and evacuation benefits. Family members that dive who are not declared as divers will not be covered for any diving injuries. Only immediate family members (i.e. spouse and children) can be added.

## DIVING EMERGENCY ASSISTANCE

Our 24-hour emergency hotline is your lifeline to assistance in the event of a medical or diving-related injury. Without your support of DAN, emergency medical support for divers would not exist.

**+27 (0) 82 810 6010 or (toll-free) 0800 020 111**

If you ever have any relevant questions about your health and how it might affect your diving, you are welcome to call the medical information line for advice on topics, such as the

recovery time following surgery before it is safe to dive, or the address of the nearest diving doctor in your area.

## EMERGENCY EVACUATION BENEFITS

As a DAN member, you are entitled to the benefits of our emergency medical programme. This includes evacuation in a medical emergency when you travel more than 100 km from home or when you are on a dive trip. In addition, the benefit extends to include non-diving-related emergency medical expenses when travelling outside your country of permanent, registered residence for a maximum period of three months (Plus, Master Dive Pro and Master Tech Diver members only).

## WHAT IS COVERED?

DIVING EMERGENCY	NON-DIVING EMERGENCY	TRAVEL ASSISTANCE
Valid for all DAN members.	Valid for Plus and Master members only.	Valid for all DAN members and their registered non-diving family members.
<p>Diving medical benefits include coverage for emergency medical expenses, e.g.:</p> <ul style="list-style-type: none"> <li>– Ear barotrauma</li> <li>– Decompression sickness</li> </ul> <p>Arterial gas embolism</p>	<p>Non-diving medical benefits apply whenever you travel outside of your country of residence.</p> <p>Benefits include emergency medical expenses.</p>	<p>Actual costs of an evacuation are covered.</p> <p>Benefits apply whenever you travel more than 100 km from home or are on a dive trip.</p> <p>International cover is limited to 90 days from the date of departure. Extensions may be granted on request for non-working members at the discretion of the underwriters.</p> <p>Coverage for evacuation to the nearest appropriate medical facility in a medical emergency is covered.</p> <p>If it was a diving injury, refer to column 1.</p> <p>If it was not a diving injury, refer to column 2.</p>
Valid worldwide.	Note: Inside your country of residence, you need to use your own medical insurance cover.	Valid worldwide for 90 days at a time.

**NOTE:** Terms and conditions apply to all.

### Notes to what is covered

DAN must be contacted in the event of a medical emergency to access benefits in the event of any diving injury. You must advise DAN if you are travelling outside your country of residence for longer than 90 days, as international cover is limited to 90 days from the date

of departure. If you are a non-working diver and require a limited extension, you must contact DAN in order to ensure that you qualify.

DAN benefits are limited and there to assist in an emergency. If your DAN membership benefits are depleted due to an emergency, DAN will arrange for expenses to be covered by any other travel or medical insurance(s) you may have.

Lost or damaged diving gear is only covered if it was lost or damaged as a direct result of a valid, DAN registered accident or evacuation. To ensure cover, DAN must be contacted in the event of any covered emergency or loss.

As with insurance companies, there are specific conditions and exclusions which apply. Please make sure that you understand these and have read the terms and conditions on the following pages carefully.

## BENEFITS OVERVIEW

BENEFITS	STANDARD	PLUS	MASTER DIVE PRO	MASTER TECH DIVER
Medical and related expenses for a diving-related injury or illness	R500 000	R700 000	R800 000	R900 000
International medical and related expenses for a non-diving related injury or illness	None	R700 000	R800 000	R900 000
Local and international emergency transport or evacuation for non-diving related injury or illness to closest medical facility	Actual cost	Actual cost	Actual cost	Actual cost
Personal liability for bodily injury or material damage	R500 000	R1 000 000	R2 000 000	R2 000 000

## NOTE: PERSONAL LIABILITY

It covers you against third parties suing you, in your personal capacity, for financial loss, physical injury or death for which you or your family members are legally responsible.

**Note:** All business and professional activities are excluded.

## NOTE: INCONVENIENCE BENEFITS

The DAN hotline must be contacted for claims related to the inconvenience benefits and the necessary supporting documentation submitted for approval before any claims can be paid. These claims will only be dealt with during office hours. These benefits include the following:

*Diving apparatus delay:* If during an dive trip, other than the final return stage to your point of departure, access is denied to all or part of your diving apparatus for more than 4-hours for any reason outside your control by a scheduled public conveyance, DAN will reimburse a member the benefit amount shown in the schedule of benefits up to the maximum amount shown.

*Cancellation of dive/s:* A member is entitled to a refund for cancellation expenses which a member has paid or are contracted to pay and which cannot be recovered from any other source up to the maximum stated in the schedule of benefits, if, it becomes necessary to cancel a dive trip due to:

- Dying
- Suffering sudden and serious injury
- Suffering sudden and serious illness
- Suffering a traumatic event within 30-days of the commencement of a dive trip; or
- Being compulsorily quarantined on the orders of a treating qualified medical practitioner; provided that such cancellation is confirmed as medically necessary by the treating qualified medical practitioner.

*Curtailed dive:* A member will be indemnified in respect of curtailment or alteration of itinerary expenses incurred up to the amount shown in the schedule of benefits for any one dive trip, if during dive trip a member is forced to curtail or alter the itinerary of any part of a planned dive trip due to:

A member, a travel companion, someone a member has arranged to stay with on a dive trip, a family member, a travelling companion's family member or a close business colleague:

- Dying
- Suffering sudden and serious Injury
- Suffering sudden and serious Illness
- Suffering a Traumatic Event within 30-days of the commencement of the Journey; or
- Being compulsorily quarantined on the orders of a treating qualified medical practitioner, provided that such cancellation is confirmed as medically necessary by the treating qualified medical practitioner.

*Adverse weather conditions:* If a member experiences any unexpected adverse weather conditions during a dive trip which prevents a member from being able to dive a member will be paid an amount shown in the schedule of benefits.

The covered adverse weather conditions include but are not limited to:

- Rough waters
- Strong wind
- Rain
- Low visibility in water
- Snow
- Hail
- Lightning

Missed live-on-board boat departure: If a member misses a live-on-board boat departure due to an accident a member will be paid an amount shown in the schedule of benefits.

Mechanical breakdown on a live-on-board boat: A member will be paid R250 per day excluding the excess, if a live-on-board boat experiences mechanical breakdown, up to the amount shown in the schedule of benefits.

#### Specific conditions

Written proof of the reason for and length of any delay from the transport provider must be submitted with any claim. The claim is subject to DAN receiving original receipts for cancellation expenses, curtailment or alteration of itinerary expenses, reasonable essential expenses and travel and accommodation expenses incurred.

Should a member need to curtail or alter the itinerary of any part of a planned dive trip for any reason, the DAN hotline must be contacted beforehand during office hours to assist in making and approving any alternative travel arrangements.

#### Cancellation, curtailment and disruption: Specific exclusions

DAN shall not be liable for payment of any loss, claim, indemnity or benefit amount due to:

Any serious, chronic or recurring pre-existing medical condition affecting any person upon whom a member's dive trip depends that was diagnosed before a member's dive trip was booked, and which could result in a member having to curtail a dive trip.

Any expenses incurred due to adverse changes in a member's financial circumstances.

Any expenses incurred due to the default, financial failure, insolvency or the inability or unwillingness to fulfil any part of their obligation to a member of any public conveyance or accommodation provider, any agent acting for them or any agent acting for a member.

Withdrawal from service temporarily or otherwise of an aircraft, sea vessel or other public conveyance on the orders or recommendation of the manufacturer, the civil aviation authority, rail authority or port authority or any similar body in any country.

Any expenses incurred as a result of a member or a member' travel companion's disinclination to travel or, if on a dive trip, your disinclination to continue.

A delay in notifying the tour operator, travel agent, or transport or accommodation provider that it is necessary to cancel a booking.

Any charge or expense paid for with, or settled using, any kind of promotional voucher or points, timeshare, holiday property bond or holiday points scheme, or any claim for management fees, maintenance costs or exchange fees associated in relation to timeshares or similar arrangements.

Travel and accommodation expenses where the alternative transport or accommodation is of a standard which is superior to that of the original dive trip.

Redundancy where a member or a member' travelling companion:

- were unemployed or knew that a member or a member' travel companion may become unemployed, at the time a dive trip was booked;
- are voluntarily made redundant or made redundant as a result of misconduct or following resignation; or
- are self-employed or a contract worker

Any expenses incurred as a result of regulations or order made by any public authority or government.

Any expenses incurred as a result of strike, labour dispute or failure of the means of transport (other than disruption of road and rail services by avalanche snow or flood) which existed or the possibility of which existed and for which advance warning had been given before the date on which the Insured Journey was booked.

Any loss that is covered by any other Insurance or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel or accommodation.

Diving apparatus delay, a member cancelling the dive trip and being eligible for indemnity for cancellation expenses.

Any loss arising from a member' failure to check-in according to the published itinerary.

Any loss arising where a member failed to obtain written proof from the public conveyance operator or their handling agents of the reason for and length of any delay from the transport provider or original receipts for cancellation expenses, curtailment or alteration of itinerary expenses, reasonable essential expenses and travel and accommodation expenses incurred.

## NOTE: SEARCH & RECOVERY BENEFIT

If a member is reported as missing whilst on a diving operation and it becomes necessary for the rescue or police authorities to instigate a search and rescue operation.

The DAN hotline must be contacted for claims related to the search and recovery benefit and the necessary supporting documentation submitted for approval before any claims can be paid.

## NOTE: PERMANENT DISABILITY BENEFIT

If a member suffers a permanent disability injury as a result of a diver-related accident the member or a legal representative of the member is eligible to receive compensations. The DAN hotline must be contacted for claims related to the permanent disability benefits and the necessary supporting documentation submitted for approval before any claims can be paid. These benefits include the following:

- Loss of limbs
- The loss of sight
- The loss of speech
- Loss of hearing in both ears

## NOTE: DEATH BENEFIT

If a member dies as a result of a diver-related accident the listed beneficiary member or a legal representative of the member is eligible to receive compensations.

## WHAT IS NOT COVERED?

In order to meet the requirements of the insurance laws and the Medical Schemes Act of South Africa and regulations within countries in the DAN Southern Africa territory, DAN cover has to comply with the purposes of its mission. Certain medical conditions would also significantly increase the cost of cover to our members and have therefore been excluded in the interest of the vast majority of our members. Below is a list of some of the main exclusions.

### **Important exclusions**

Hazardous pursuits, sports or activities which dramatically increase the possibility of injury are excluded, for example:

- Riding motorcycles



- Bungee jumping
- Abseiling
- White water rafting
- Hiking without a recognised guide or on an unmarked trail
- Mountaineering with ropes
- Diving to a depth outside your qualification and training or beyond the specified limit of your cover (max 40 m for Standard, Plus and Master Dive Pro members and 100 m for Master Tech Diver members – DAN must be contacted for all dives deeper than 100 m)

The following pre-existing medical conditions are excluded from cover (they represent contraindications to diving):

- Cardiac disease
- Cardiovascular (heart attack) diseases
- Vascular (poor circulation) diseases
- Cerebro-vascular (stroke) diseases

Note that myocardial infarction, strokes and intervertebral disk prolapse are specifically excluded from this cover, irrespective of whether these develop in association with diving or diving-related activities, such as:

- Travelling against medical advice;
- Injuries sustained while being under the influence of alcohol or drugs; and
- Participating in sport as a professional athlete or player.

It is important to note that the following is not covered as part of your DAN membership. When working on a cruise ship, sailing vessel or on a boat travelling from one country to another DAN can't assist when a member is out at sea. Once a member returns to a port or land DAN can assist and activate membership benefits.

## HOW TO FILE A CLAIM

Before a claim can be filed, the accident needs to be registered by contacting the DAN hotline. A case will be opened and all the arrangements will be made by our nominated service providers. Any other arrangements not made by DAN will not be covered. As far as possible, DAN will issue Guarantees of Payment (GOPs) and the bills will be sent directly to DAN.

For any claims or queries, to request a claim form or to forward your claim details, please contact the DAN hotline team via email at [danmedic@dansa.org](mailto:danmedic@dansa.org)

# DIVING EMERGENCY MEDICAL TREATMENT

- Valid worldwide
- For active DAN members only
- Diving family members must be registered as such (with the additional membership fee paid) in order to be covered for diving-related injuries.

If a DAN member has a diving-related injury that is directly related to his or her dive, DAN will pay for the required treatment, provided the DAN hotline is contacted. Any arrangements made without calling the DAN hotline will not be covered.

## **Emergency medical cover**

- Emergency medical cover must be pre-approved by DAN by calling the DAN hotline.
- DAN will cover the treatment at the nearest appropriate medical facility, as determined by the diving medical officer on call.
- Expenses are covered to the existing limits (based on the membership levels).
- Hospitalisation is covered.
- Recompression chamber treatments are covered.
- Consultations are covered.
- Pre-existing conditions are specifically excluded.

## **Follow-up treatment cover**

- Follow-up treatment cover must be approved in advance.
- Limited benefits.
- There is an excess of R500 for each follow-up visit.
- The follow-up visits must fall within three months of the original injury.

# NON-DIVING EMERGENCY MEDICAL TREATMENT

Non-diving emergency medical treatment is covered worldwide. This is valid for active Plus and Master DAN members and their registered non-diving family members. Standard members do not receive this benefit.

If a DAN member is travelling outside his or her country of permanent, registered residence and sustains an injury or contracts an illness requiring treatment, DAN will pay for the required treatment, provided the member is actually treated outside his or her country of residence. The cover is valid for a maximum period of 90 days. Should a DAN member be

travelling outside his or her country, without returning, for longer than 90 days, he or she will need to apply to DAN in order to see if they qualify for an extension.

### **Conditions**

- Expenses must be pre-approved by DAN by calling the hotline.
- DAN will cover the treatment at the nearest medical facility.
- Expenses are covered to the existing limits (depending on the membership level).
- Hospitalisation is covered.
- Related medical or surgical treatment is covered.
- Consultations are covered.
- Pre-existing conditions are specifically excluded.

### **Follow-up treatment cover**

(Only valid while still outside the country of permanent, registered residence.)

- Follow-up treatment cover must be approved in advance.
- Limited benefit.
- There is an excess of R500 for each follow-up visit.
- Must fall within 30 days of the original injury or illness.

### **Hospitalisation**

If a DAN member is hospitalised for more than five days outside his or her country of permanent, registered residence, then:

- Visits by family members are permitted and covered (this must be pre-approved by DAN); and
- Reasonable accommodation and travel expenses are covered, as approved by DAN.

The following applies when there is a delay or cancellation in travel plans as a result of hospitalisation or evacuation:

- Existing travel arrangements (for the original trip only) will be amended as far as is possible.
- Refunds will be arranged, where applicable.

## **TRAVEL ASSISTANCE**

### **The following applies to travel assistance or evacuations:**

- Covered worldwide;
- Valid for all DAN members and their registered non-diving family members; and
- Actual costs of evacuation are covered.

The members or registered family members who are left behind and, where applicable, companion and accompanying children will be returned home (i.e. to the point of departure).

### Conditions

- It must be pre-approved by DAN by calling the DAN hotline.
- The DAN member will be taken to the nearest appropriate medical facility.

It is valid when a DAN member is travelling more than 100 km from his or her usual place of residence or while on a dive trip.

## ADDED BENEFITS

Joining DAN is the safest diving decision you can make. As a member, you are entitled to various benefits, including the following:

### DAN hotline

The DAN hotline is a 24/7/365 dedicated contact line for all divers in need. Our trained staff and diving medical doctors provide expert and unparalleled assistance in emergency situations or just for general dive- medicine-related enquiries.

Alert Diver

The Alert Diver Magazine is a twice-yearly magazine dedicated to diving medicine and written by DAN experts from all over the world. It provides insight into diving medicine, the latest in DAN statistics, research, safety and training. It is a gateway to enriching your knowledge of diving safety.

### Evacuation and emergency travel assistance

DAN members are entitled to evacuation in a medical emergency when they are on a dive trip or more than 100 km from home. Plus, Master Dive Pro and Master Tech Diver members also receive emergency medical expense benefits when they travel outside of their country of permanent, registered residence for a maximum period of three months.

Members of DAN must be residents of countries within Southern Africa. Members are required to contact the DAN hotline to enable this service.

### DAN Family Support

DAN Family Support provides an immediate pay-out to the specified next of kin in the event of an active member's diving-related death. The amount ranges from R15 000 to R25 000. Please note that this is subject to the terms and conditions of the DAN membership package.

## DAN Family Membership (non-divers are free!)

All individual DAN members can extend the DAN emergency travel benefits to the members of their family (whose names have been listed with DAN) who may include:

- Non-diving spouse or legal cohabitor;
- Non-diving child younger than 18 years and unmarried;
- Non-diving child older than 18 years up to his or her 25<sup>th</sup> birthday if that child:
  - Is enrolled as a full-time student at an accredited school, college or university;
  - Is not employed on a full-time basis; and
  - Has the same permanent home address as the parent member.

**NOTE:** DAN also offers discounted rates on specific diving family membership packages. All divers must be declared as divers on the application form.

## Extension Benefits for Divemasters and Instructors

### **Divemasters and instructors working within the DAN region**

Divemasters and instructors who work abroad within the DAN region have access to the additional benefit of being able to extend their cover benefits (on specific application and only as a Master member). To activate this extension benefit, an application will need to be submitted to DAN for approval whenever the period exceeds 90 consecutive days and for each successive 90-day period.

To extend the membership benefits for any additional 90-day period, you must advise DAN within 85 days of working within the DAN region.

Please note that divemasters and instructors must apply for the Master Dive Pro membership within their country of residence prior to departure.

### **Divemasters and instructors working outside of the DAN region**

Divemasters and instructors who work outside of the DAN region have access to the additional benefit of being able to extend their cover benefits for up to 365 days (on specific application and only as a Master member). To activate this extension benefit, an application will need to be submitted to DAN for approval whenever the period exceeds 90 consecutive days or for each successive 90-day period.

It is necessary to contact DAN within 85 days of working abroad to be able to extend the membership benefits for any additional period, with an overall limit of 365 days. If the period exceeds 365 days, the divemaster or instructor will need to join the relevant international DAN office in the area that they are working in.

For divemasters and instructors who work outside of the DAN region, there is an additional fee to extend their membership benefits. The diving and non-diving cover may be extended, based on contacting DAN and requesting extension. If an extension is granted there will be an additional fee payable based on the duration and the destination of the trip up to a maximum of a 365 days' continuous period away.

Please note that divemasters and instructors must apply for the Master Dive Pro membership within their country of residence prior to departure.

**NOTE:** To apply for a travel extension it is highly recommended to have additional travel insurance in place. It is important to supply DAN with your work address details when working outside your country of residence for more than 90 days. This is to ensure that you don't forfeit any of your DAN diving cover membership benefits.

## MEMBERSHIP FAQ's

### Is DAN a non-profit organisation?

DAN was originally incorporated as a Section 21 Company in 1996. Since the New Companies Act came into force on 1 May 2011, former Section 21 Companies underwent a change in description. DAN is now referred to as a Non-Profit Company (NPC).

Non-profit organisations are formed to serve the benefits of their wider members and must have a clearly stated aim right from the initial registration. In fact, there are no traditional shareholders, only special members who are duly elected and appointed to take care of the interests of the broader membership base. These members serve in a voluntary, advisory capacity and do not receive any remuneration for their service.

An NPC may not distribute any of its operating surpluses or "profits" to any member or officer and all funds must be used to the benefit of the organisation and in compliance with the aims of the organisation. In the event of an NPC ceasing to exist, all existing funds must then be distributed to another "like" organisation.

So yes, DAN is, and always has been, a non-profit company and will remain so under the New Companies Act.

DAN provides emergency medical advice and assistance for underwater diving injuries and provides a wide range of research, education and training programmes that promote safe diving.

### Is DAN a tax-exempt organisation?

DAN's emphasis on mission-based priorities is reflected in its ongoing SARS tax-exemption status. Not all NPCs are tax exempt; those who apply for exemption are not approved automatically either. To receive tax exemption, NPCs must demonstrate that their income is

obtained and applied for the purpose of serving the altruistic aspects of its mission and not primarily derived from the sale of goods, for example. Once approved, the tax-exemption status is reviewed annually and requires a new application each year.

Tax exemption is more than an endorsement of DAN's commitment to its mission. This status also permits other organisations as well as members of the public to make donations to DAN without incurring the 20% liability for donations tax. We would like to encourage people to consider making donations towards specific DAN safety initiatives and scholarships or even to make endowments from their estates to DAN. This is a common practice in America and Europe. For more information, please contact [info@dansa.org](mailto:info@dansa.org)

Please note that membership subscriptions or donations are not regarded as tax deductible items; DAN is not a Section 18A company and as there are specific membership benefits and services associated with membership subscriptions, we are not able to qualify as a public benefit organisation.

## Are my dues to DAN tax deductible?

No, dues are not tax deductible.

## Why join DAN?

We have found that there are usually three main reasons why people join DAN:

### **Call and assistance**

Most divers realise that diving is an adventure sport that may result in injuries; as such they want the peace of mind that, in case of a diving emergency, there is a 24-hour hotline to call with membership benefits for the medical services they will need.

### **Cost saving**

DAN membership is not expensive by most standards. Diving medical advice is offered free of charge and is available 24/7/365. Membership benefits include diving medical and travel-related cover that are also extremely affordable and very competitive. DAN members also have access to discounts on safety and educational materials.

### **Culture of care**

Many divers like being part of an organisation that is so obviously committed towards their safety. Apart from being available as a diving emergency and diving-medical-information line, DAN is always actively campaigning for safety, initiating and supporting safety initiatives, and finding practical ways to make diving safer and more enjoyable.

DAN is a very personal organisation. Callers quickly learn that DAN is not an "institution"; it is a living and vibrant organisation. In many ways, DAN members feel that they are

becoming part of a “family” who look out for one another – “divers helping divers” as we always like to say.

So, many divers just seem to like the idea of being part of something worthwhile and they are willing to give up some of their discretionary income to be a part of it.

That being said, it is also common knowledge that DAN offers top-rated services and has an exceptional network of experienced diving medical professionals. One call to the DAN hotline and divers find themselves talking to a professional diving doctor who “speaks their language”. This is truly something special. With access to so many like-minded people, DAN-SA is able to arrange evacuation by land, sea or sky if required and help injured divers gain access to specialised medical treatment facilities such as recompression chambers.

### So, why join?

In a nutshell: DAN members help support a 24-hour hotline. This hotline offers access to specialists trained in diving medicine and is freely available to anyone with a diving-related query. The DAN hotline can be called 24/7/365 by any diver worldwide in the event of a dive emergency. Your DAN membership subscription contributes towards the 24-hour emergency and information line. Without your support, this service would not exist. The emergency and diving-medical-information line is freely available to anyone. So any diver can call for medical advice on any topic to do with diving or ask to be referred to a health professional knowledgeable in diving medicine.

### What does DAN membership cost?

DAN membership is structured in a number of ways to allow individuals to join easily and to stay on if they choose to do so.

		STANDARD (Max depth 40 m)	PLUS (Max depth 40 m)	MASTER PRO DIVER (Max depth 40 m)	MASTER TECH DIVER (Max depth 100 m)
Monthly	1 diver	R100	R125	R135	R145
	2 divers	R190	R245	R265	R285
	3 divers	R280	R355	R385	R415
	4 divers	R370	R465	R505	R545
Annual	1 diver	R1000	R1335	R1555	R1650
	2 divers	R1900	R2635	R2955	R3150
	3 divers	R2800	R3835	R4355	R4650
	4 divers	R3700	R5035	R5755	R6050



## What are the DAN membership options?

These are the basic differences between the three membership levels:

STANDARD	PLUS	MASTER DIVE PRO	MASTER TECH DIVER
Max depth covered: 40 m	Max depth covered: 40 m	Max depth covered: 40 m	Max depth covered: 100 m (Dives deeper than 100 m must be pre-approved by DAN)
Actual costs of evacuations covered	Actual costs of evacuations covered	Actual costs of evacuations covered	Actual costs of evacuations covered
No international non- diving medical cover	International non-diving medical cover	International non-diving medical cover	International non-diving medical cover
Dive emergency medical expenses: R500 000	Dive emergency medical expenses: R700 000	Dive emergency medical expenses: R800 000	Dive emergency medical expenses: R900 000
Alert Diver Magazine subscription	Alert Diver Magazine subscription	Alert Diver Magazine subscription	Alert Diver Magazine subscription

## Which is better: monthly or annual payment?

All DAN memberships are annual. In other words, the financial membership commitment is for one year.

All debit orders, both monthly and annual, remain in place until cancelled. This has several advantages: for instance, we have had a few members who inadvertently allowed their annual memberships to lapse and were without cover when they needed it. Unfortunately, the DAN policy requires that we submit accurate monthly membership information to the insurers; so if a member's name is off the list due to non-payment there is nothing DAN can do about it. We do send several automated reminders to annual members, but with all the changes in email addresses, cell phone numbers and postal addresses, communication sometimes falls through the cracks. Debit orders are simply more reliable in the long run.

## DAN Family Membership vs. DAN Diving Family Membership – what is the difference?

We introduced the Diving Family Membership in 2006. This is a membership for families with more than one diver in the household. On specific membership packages incremental discounts for each additional diver are available.

DAN Family Membership is also valid for non-diving family members. So, if there is only one diver in the household, he or she will be the main DAN member. The other, non-diving, immediate family members (such as a spouse and underage or studying children) can be added at no extra charge to get a degree of travel-related emergency medical benefits.

	DAN DIVING FAMILY	DAN (NON-DIVING) FAMILY
Who qualifies?	Immediate family members of a main DAN member who are divers and live under the same roof as the main member	Immediate family members of a main DAN- SA member who are not divers and live under the same roof as the main member
Cost	Discounted cost per diver on specific membership packages	Only the main DAN member pays – all non- divers join for free
Evacuation	Covered in a medical emergency whenever you travel more than 100 km from home or are on a dive trip	Covered in a medical emergency whenever you travel more than 100 km from home accompanying a main member on a dive trip
Diving accidents	Covered	Not Covered
DAN PLUS, MASTER DIVE PRO & MASTER TECH DIVER ONLY		
Non-diving-related medical expenses (Note: This benefit only applies to Plus and Master level of membership when travelling outside the country of residence and only for a max period of 90 days)	Covered up to the total amount available to the diving member for medical expenses, non-diving-related injuries or accidents on international trips	Covered up to the total amount available to the diving member towards medical expenses, non- diving-related injuries or accidents accompanying a main member on an international dive trip

We want to encourage you to make use of the DAN Diving Family Membership – it saves you money and it is so much easier to keep track if everyone is under one membership.

## DAN membership fees are so much less than medical aid fees. Can I use DAN membership to replace my hospital plan?

DAN membership is not a medical aid or a hospital plan.

Firstly, DAN is not registered as a medical scheme in terms of the South African Medical Schemes Act. As such, DAN is actually legally prohibited from providing the services of a medical scheme as defined in the Act. For that reason, medical expenses for non-diving injuries and accidents may only be covered outside of the DAN member’s country of residence. Divers are sometimes tempted to “work the system” by joining outside of Southern Africa in the hope that they will then be taken to a South African medical facility and have their medical treatment paid for. Unfortunately for them, this ploy often backfires badly. If you join in a country other than South Africa, the evacuation benefits are aimed at repatriating you to that country. So if you choose to join as a member of your country of residence, evacuation will be back to your country of residence. In case of a diving emergency, of course, the whereabouts of the nearest, most appropriate emergency or recompression facility will determine the evacuation destination, so divers will be taken care of in the most appropriate facilities. However, when it comes to regular medical problems, we strongly recommend that you get a proper medical aid or an expatriate medical insurance plan to return you to South Africa.

Secondly, DAN membership provides benefits, not insurance. DAN is the owner of a group policy with benefits that are extended to its members. DAN is the insured party and DAN members receive the benefits of DAN’s insurance. The selection of benefits offered to DAN

members were therefore designed specifically to provide optimal diving emergency support (i.e. in terms of both emergency assistance and treatment) and to include a useful number of travel insurance benefits to accommodate common travel and medical emergency situations. However, DAN cover can only include a limited number of emergency-related injuries and illnesses. The emphasis remains on emergency medical benefits. So, DAN- SA cannot replace your medical aid.

Perhaps you may now be asking why have a DAN membership at all? That is a fair question. It is true that some medical aids include cover diving injuries. However, divers who have tried to go this route soon discover that it is not easy to work with a medical aid when trying to organise an emergency evacuation for a diving injury. That is simply not the time to discover that your medical aid is not able to assist you in getting the most appropriate treatment or advice. Their convenient 0800 toll-free number doesn't work in Zanzibar and even in South Africa, working your way through a multi-prompt menu from a cell phone is not what you need in a crisis. Also, getting documented authorisations takes time and nearly all private emergency service providers now insist on a written GOP before responding. That is not surprising given that most aeromedical evacuations in Africa come in at R200 000 or more and even evacuations by ambulance approach R20 000 plus when advanced life support services are involved. Evacuations are costly. Recompression, on the other hand, is not that expensive in Africa. In Europe, it may set you back about R100 000, but in South Africa the cost is usually under R20 000 unless multiple treatments are needed. However, if evacuation and hospitalisation are called for, the costs can be very high.

As a DAN member, all these concerns disappear. One number and you have all the help and cover you need for a diving emergency. The travel and medical benefits are an added bonus, but don't tear up your medical aid card just yet. So, should a diver have a medical aid or be a DAN member? A diver should be both!

### Who is covered on my DAN family membership?

A family membership will offer limited travel-related benefits to the DAN member's spouse or legal cohabitor and all unmarried dependent children under the age of 18 or under 26 if they are full-time students. Children under 26 years have to be enrolled at an accredited school, college or university; should not be employed on a full-time basis and should have the same permanent home address as the main member. Family members must be listed on the membership record in DAN's database to have access to all of the membership benefits.

### Is the DAN membership restricted by geographical location?

DAN is a global organisation. By international agreement, only people who have their principal primary residence in the DAN region may join DAN. The region includes the following countries: South Africa, Swaziland, Lesotho, Namibia, Botswana, Zimbabwe, Mozambique, Angola, Zambia, Malawi, Tanzania, Kenya, Zaire, Madagascar, Comoros, Seychelles and Mauritius.

If you live in another country, refer to the international DAN organisations.

## Up to what age am I covered?

DAN members receive cover benefits up to the age of 75 years. An extension can be applied for if you are older than 75 years up to a max age of 80 years. Divers older than 75 years will need to apply for an extension each year and submit a medical fitness to dive certificate to DAN issued by a qualified diving physician.

## Is there a DAN membership package for divemasters and instructors?

The Master Dive Pro membership package is the recommended package for recreational diving professionals. The Master Pro Dive membership package provides more cover and gives dive instructors access to the DAN Student membership package valid for their entry-level students. This provides peace of mind for the dive instructor and the student and does not cost anything. All the dive instructor needs to do is register the entry-level student with DAN before the course starts.

## Is there a DAN membership package for technical divers?

Yes the Master Tech Diver membership package is aimed at divers who participate in recreational technical diving activities. For dives deeper than 100 m, DAN requires that divers submit an emergency plan (*first aid equipment; initial stabilization; access to emergency vehicles or aircrafts; nearest recompression facility; nearest accident & emergency department; nearest ICU; etc.*), dive trip details (*depth; time; gas mixtures; etc.*), dive equipment that will be used (*open circuit; rebreathers; oxygen decompression; shot-line or buoy-line; etc.*) and the details of the divers participating in diving activities when diving beyond 100 meters. The intent is not to critique dive plans or to “police” divers in anyway. Rather, it is to partner with divers who are willing to plan such dives meticulously. In this way, problems may be avoided as far as possible but, even if they were to occur, the first aid by the divers and emergency response by DAN-SA can complement each other so as to be both expedient and appropriate. We also inform the hyperbaric facilities capable of treating extreme diving injuries to be on standby and have the necessary gas mixes available in the event of a diving injury. The dive plans also need to be approved by the DAN-SA medical director to ensure that all the DAN-SA benefits remain intact when divers dive beyond the 100-meter depth.

## Is DAN owned by any of the training agencies?

Absolutely not. DAN is not owned by any training agency, business or individual. It is a public benefit organisation operated entirely for the benefit of the diving public. There are no shareholders and all funds received by DAN are used in support of its mission-related activities.

## Are lifetime memberships available?

Lifetime memberships are not available at this time.

## How soon can I get coverage and my membership card?

Membership goes into effect as soon as DAN receives payment. You can get immediate coverage by joining online or by calling +27 11 266 4900 and paying by credit card (debit order, Visa, MasterCard or American Express). In case of an injury, you will then be in the DAN database by membership number and by name. Your membership card should arrive between 10 and 14 business days after DAN has received your payment. If required, a faxed or e-mailed proof of membership can be provided.

## What is the medical evacuation service listed under Plus, Master Dive Pro and Master Tech Diver memberships?

In addition to the diving benefit and the evacuation assistance benefit of up to R900 000. DAN Plus, Master Dive Pro and Master Tech Diver members also have access to medical evacuation benefits when travelling outside their country of residence. To use this member benefit, contact the DAN emergency hotline (+27 828 10 60 10) before making any evacuation arrangements.

## How do I get reimbursed by DAN for evacuation?

DAN membership provides benefits, not insurance. DAN is the owner of a group policy with benefits that are extended to its members. DAN is the insured party and DAN members receive the benefits of DAN's insurance for services arranged by DAN. To ensure cover for evacuations, call DAN to arrange the evacuation.

## How do I use DAN travel assistance services?

To access DAN travel assistance services, call the DAN emergency hotline on +27 828 10 60 10.

## Does DAN offer professional liability cover?

No not at present! We are still working on this offering.

What is professional liability in brief? Anyone who offers services or advice in a specialised field could be held accountable at law for the advice or service to the general standards of their profession or industry.

Professional liability cover is designed to protect the professional against legal costs and claims for damages to third parties which may arise out of an act, omission or breach of professional duty in the course of the professional's business.

## Will DAN repatriate me to my home?

There is a fundamental difference in meaning between “repatriation” and “evacuation”. Repatriation means the return to your country and domicile. Evacuation means active removal from a particular place in order to be taken to another. In the context of DAN benefits, an evacuation is performed in order to transport a person with a medical emergency to an appropriate medical facility. Although evacuation may include coincidental repatriation if the closest appropriate medical facility happens to be in the person’s country of residence, formal repatriation is usually reserved for when the emergency is over. DAN membership makes provision for certain repatriation benefits.

## May I order Alert Diver without being a member?

At present, the Alert Diver Magazine is a benefit of DAN membership. Archived editions of the Alert Diver Magazine are posted on the DAN website.

## Will my address or phone number be sold or made available to “junk mail” or other solicitations?

DAN is committed to protecting your privacy and uses your personal information only to process orders and provide you with the highest level of service. Read more about the DAN Privacy Policy.

# FOR MEMBERSHIP ENQUIRIES

Tel: +27 11 266 4900

Fax: +27 11 312 0054

Web: [www.dansa.org](http://www.dansa.org)

Email: [info@dansa.org](mailto:info@dansa.org)

# SCHEDULE OF BENEFITS

<b>EMERGENCY MEDICAL BENEFITS</b>	<b>EXCESS</b>	<b>STANDARD</b>	<b>PLUS</b>	<b>MASTER DIVE PRO</b>	<b>MASTER TECH</b>
Medical and Related Expenses for a Diving-Related Injury or Illness	-	R500,000	R700,000	R800,000	R900,000
Follow-up Treatment for diving medical speciality treatments	R500	R25,000	R25,000	R25,000	R25,000

<b>INTERNATIONAL JOURNEY BENEFITS</b>	<b>EXCESS</b>	<b>STANDARD</b>	<b>PLUS</b>	<b>MASTER DIVE PRO</b>	<b>MASTER TECH</b>
Emergency Medical Evacuation	-	Real Expense	Real Expense	Real Expense	Real Expense
Medical and related Expenses for a Non-Diving Related Injury of Illness	-	R500,000	R700,000	R800,000	R900,000
Follow-up Treatment (within 30 days of original injury)	R500	-	R25,000	R25,000	R25,000
Hospital Confinement benefit of R200 per day	-	R2,000	R2,000	R2,000	R2,000

<b>LOCAL JOURNEY BENEFITS</b>	<b>EXCESS</b>	<b>STANDARD</b>	<b>PLUS</b>	<b>MASTER DIVE PRO</b>	<b>MASTER TECH</b>
Emergency evacuation for non-diving injuries (to the nearest, appropriate facility)	-	Real Expense	Real Expense	Real Expense	Real Expense
Medical and Related Expenses for Non-Diving Related Injuries or Illness	N/A	N/A	N/A	N/A	N/A
Follow-up Treatment	N/A	N/A	N/A	N/A	N/A
Hospital Confinement	N/A	N/A	N/A	N/A	N/A
Hospital Confinement (R200 per day for a maximum of 10 days)	-	R2,000	R2,000	R2,000	R2,000
ICU Confinement (R200 per day for a maximum of 10 days)	-	R2,000	R2,000	R2,000	R2,000

# SCHEDULE OF BENEFITS

<b>EMERGENCY MEDICAL BENEFITS</b>	<b>EXCESS</b>	<b>STANDARD</b>	<b>PLUS</b>	<b>MASTER DIVE PRO</b>	<b>MASTER TECH</b>
Medical and Related Expenses for a Diving-Related Injury or Illness	-	R500,000	R700,000	R800,000	R900,000
Follow-up Treatment for diving medical speciality treatments	R500	R25,000	R25,000	R25,000	R25,000

<b>INTERNATIONAL JOURNEY BENEFITS</b>	<b>EXCESS</b>	<b>STANDARD</b>	<b>PLUS</b>	<b>MASTER DIVE PRO</b>	<b>MASTER TECH</b>
Emergency Medical Evacuation	-	Real Expense	Real Expense	Real Expense	Real Expense
Medical and related Expenses for a Non-Diving Related Injury of Illness	-	R500,000	R700,000	R800,000	R900,000
Follow-up Treatment (within 30 days of original injury)	R500	-	R25,000	R25,000	R25,000
Hospital Confinement benefit of R200 per day	-	R2,000	R2,000	R2,000	R2,000

<b>LOCAL JOURNEY BENEFITS</b>	<b>EXCESS</b>	<b>STANDARD</b>	<b>PLUS</b>	<b>MASTER DIVE PRO</b>	<b>MASTER TECH</b>
Emergency evacuation for non-diving injuries (to the nearest, appropriate facility)	-	Real Expense	Real Expense	Real Expense	Real Expense
Medical and Related Expenses for Non-Diving Related Injuries or Illness	N/A	N/A	N/A	N/A	N/A
Follow-up Treatment	N/A	N/A	N/A	N/A	N/A
Hospital Confinement	N/A	N/A	N/A	N/A	N/A
Hospital Confinement (R200 per day for a maximum of 10 days)	-	R2,000	R2,000	R2,000	R2,000
ICU Confinement (R200 per day for a maximum of 10 days)	-	R2,000	R2,000	R2,000	R2,000



# SCHEDULE OF BENEFITS

EMERGENCY ASSISTANCE SERVICE	EXCESS	STANDARD	PLUS	MASTER DIVE PRO	MASTER TECH
Assistance Service	-	Assistance Only	Assistance Only	Assistance Only	Assistance Only
Cash Assistance	-	Assistance Only	Assistance Only	Assistance Only	Assistance Only
Consular Referral	-	Assistance Only	Assistance Only	Assistance Only	Assistance Only
Emergency travel and accommodation arrangements	-	Assistance Only	Assistance Only	Assistance Only	Assistance Only
Transmission of urgent messages	-	Assistance Only	Assistance Only	Assistance Only	Assistance Only
Accompanying Relative	-	R15,000	R15,000	R15,000	R15,000
Return of Children	-	R15,000	R15,000	R15,000	R15,000
Return of Travel Companion	-	R15,000	R15,000	R15,000	R15,000
Return in case of Death or Imminent Death of a Relative of Business	-	Assistance Only	Assistance Only	Assistance Only	Assistance Only
Legal Assistance Abroad	-	Assistance Only	Assistance Only	Assistance Only	Assistance Only
Return of Mortal Remains	-	Real Expense	Real Expense	Real Expense	Real Expense
Coffin Expense	-	R10,000	R10,000	R10,000	R10,000
Search & Rescue Funds	-	R12,000	R15,000	R25,000	R25,000
Medical evacuation, repatriation expenses or transport to medical centre expenses	-	Real Expense	Real Expense	Real Expense	Real Expense

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