

Your basic guide to DAN-SA  
Membership Benefits



DAN-SA IS NOT AN INSURANCE COMPANY AND IT DOES NOT SELL INSURANCE. DAN-SA 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-SA MEMBERSHIP, DAN-SA AUTOMATICALLY PROVIDES MEMBER BENEFITS ACCORDING TO THE RESPECTIVE MEMBERSHIP LEVELS.

## DAN-SA diving injury cover

DAN-SA offers three levels of cover for its members – Plus, Master 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 to the right). Plus and Master members receive the *Alert Diver* Magazine subscription in digital format.

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

## DAN-SA 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.

## Help in diving emergencies

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-SA, 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.

|| Our 24-hour emergency hotline is your lifeline.

## DAN-SA emergency evacuation benefits

As a DAN-SA 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 and Master members only).

## What is covered?

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

NOTE: Terms and conditions apply to all.

### Notes to what is covered

DAN-SA must be contacted in the event of a medical emergency to access benefits in the event of any diving injury. You must advise DAN-SA 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-SA in order to ensure that you qualify.

DAN-SA benefits is secondary coverage. Wherever possible, DAN-SA will arrange for expenses to be covered firstly 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-SA registered accident or evacuation. To ensure cover, DAN-SA 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 .

# Overview of DAN-SA membership benefits

BENEFIT	STANDARD	PLUS	MASTER
Medical and related expenses for a diving-related injury or illness	R300 000	R500 000	R600 000
International medical and related expenses for a non-diving related injury or illness	None	R500 000	R600 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
Personal liability for bodily injury or material damage	R500 000	R1 000 000	R2 000 000

## What is not covered?

In order to meet the requirements of the insurance laws and the Medical Schemes Act, DAN-SA 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 and Plus members and 100 m for Master members – DAN-SA 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-SA membership: search and recovery, and working on a cruise ship, sailing vessel or on a boat travelling from one country to another.

## How to file a claim

Before a claim can be filed, the accident needs to be registered by contacting the DAN-SA 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-SA will not be covered. As far as possible, DAN-SA will issue Guarantees of Payment (GOPs) and the bills will be sent directly to DAN-SA.

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

## Diving emergency medical treatment

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

### Emergency medical cover

- Emergency medical cover must be pre-approved by DAN-SA by calling the DAN-SA hotline.
- DAN-SA 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-SA members and their registered non-diving family members. Standard members do not receive this benefit.

If a DAN-SA member is travelling outside his or her country of permanent, registered residence and sustains an injury or contracts an illness requiring treatment, DAN-SA 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-SA member be travelling outside his or her country, without returning, for longer than 90 days, he or she will need to apply to DAN-SA in order to see if they qualify for an extension.

### Conditions

- Expenses must be pre-approved by DAN-SA by calling the hotline.
- DAN-SA 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-SA 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-SA); and
- Reasonable accommodation and travel expenses are covered, as approved by DAN-SA.

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 or evacuation

The following applies to travel assistance or evacuations:

- Covered worldwide;
- Valid for all DAN-SA 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-SA by calling the DAN-SA hotline.
- The DAN-SA member will be taken to the nearest appropriate medical facility.
- It is valid when a DAN-SA member is travelling more than 100 km from his or her usual place of residence or while on a dive trip.

## Added benefits of DAN-SA membership

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

### DAN-SA hotline

The DAN-SA 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 (Plus and Master members)

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-SA members are entitled to evacuation in a medical emergency when they are on a dive trip or more than 100 km from home. Plus and Master 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-SA must be residents of countries within Southern Africa. Members are required to contact the DAN-SA hotline to enable this service.

### DAN-SA Family Support

DAN-SA 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-SA membership package.

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

All individual DAN-SA members can extend the DAN-SA emergency travel benefits to the members of their family (whose names have been listed with DAN-SA) 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 23rd 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-SA 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-SA region*

Divemasters and instructors who work abroad within the DAN-SA region have access to the additional benefit of being able to extend their diving-only 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-SA 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-SA within 85 days of working within the DAN-SA region.

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

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

Divemasters and instructors who work outside of the DAN-SA region have access to the additional benefit of being able to extend their diving-only 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-SA for approval whenever the period exceeds 90 consecutive days or for each successive 90-day period.

It is necessary to contact DAN-SA 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-SA region, there is an additional fee to extend their diving-only membership benefits. The diving-only cover may be extended, based on contacting DAN-SA and requesting extended cover for a fee of R350 per 90-day period, up to a maximum of a 360 days' continuous period away.

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

Emergency travel assistance ensures evacuation in a medical emergency when you are on a dive trip or more than 100 km from home.

# DAN-SA Annual Membership FAQs

## Is DAN-SA a non-profit organisation?

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

DAN-SA 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-SA a tax-exempt organisation?

DAN-SA'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-SA's commitment to its mission. This status also permits other organisations as well as members of the public to make donations to DAN-SA without incurring the 20% liability for donations tax. We would like to encourage people to consider making donations towards specific DAN-SA safety initiatives and scholarships or even to make endowments from their estates to DAN-SA. 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-SA 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-SA tax deductible?

No, dues are not tax deductible.

## Why join DAN-SA?

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

### 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-SA membership is not expensive by most standards. Diving medical advice is offered free of charge and is available 24/7/365. Membership benefits are secondary to any primary insurance or medical aid and include diving medical and travel-related cover that are also extremely affordable and very competitive. DAN-SA 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-SA is always actively campaigning for safety, initiating and supporting safety initiatives, and finding practical ways to make diving safer and more enjoyable.

DAN-SA is a very personal organisation. Callers quickly learn that DAN-SA is not an "institution"; it is a living and vibrant organisation. In many ways, DAN-SA 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-SA offers top-rated services and has an exceptional network of experienced diving medical professionals. One call to the DAN-SA 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-SA 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-SA hotline can be called 24/7/365 by any diver worldwide in the event of a dive emergency. Your DAN-SA 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-SA membership cost?

DAN-SA 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 (Max depth: 100 m)
Monthly	1 diver	R91	R111	R122
	2 divers	R181	R211	R232
	3 divers	R271	R311	R342
	4 divers	R351	R411	R452
Annual	1 diver	R908	R1 211	R1 413
	2 divers	R1 808	R2 311	R2 713
	3 divers	R2 608	R3 411	R4 013
	4 divers	R3 408	R4 511	R5 213

## What are the DAN-SA membership options?

These are the basic differences between the three membership levels:

STANDARD	PLUS	MASTER
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-SA)
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
Dive emergency medical expenses: R300 000	Dive emergency medical expenses: R500 000	Dive emergency medical expenses: R600 000
No <i>Alert Diver</i> Magazine subscription	<i>Alert Diver</i> Magazine subscription	<i>Alert Diver</i> Magazine subscription

## DAN-SA Family Membership vs. DAN-SA 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-SA 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-SA 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.

### To summarise

	DAN-SA DIVING FAMILY	DAN-SA (NON-DIVING) FAMILY
Who qualifies?	Immediate family members of a main DAN-SA 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-SA 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
<b>DAN-SA PLUS AND MASTER ONLY</b>		
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-SA Diving Family Membership – it saves you money and it is so much easier to keep track if everyone is under one membership.

### Which is better: monthly or annual payment?

All DAN-SA 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-SA 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-SA 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.

Monthly membership dues are slightly more than the equivalent annual membership fee to account for the debit order runs and the additional administration costs. Their main advantage is that it may be easier to budget for a small sum than for a large lump sum. After a year, we allow members to cancel their membership at any time with proper notice to us to avoid unpaid charges on the debit orders. Cancellation of monthly debit orders before a year is, technically, a breach of the DAN-SA membership contract. We do not institute legal proceedings, but once a diver has breached or defaulted on debit order payments, they forfeit the privilege of joining by debit order. After that, full annual payment is required upfront if they want to re-join.

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

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

Firstly, DAN-SA is not registered as a medical scheme in terms of the Medical Schemes Act. As such, DAN-SA 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-SA 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-SA membership provides benefits, not insurance. DAN-SA is the owner of a group policy with benefits that are extended to its members. DAN-SA is the insured party and DAN-SA members receive the benefits of DAN-SA's insurance. The selection of benefits offered to DAN-SA 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-SA 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-SA 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-SA 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-SA member? A diver should be both!

### **Are there any special conditions that apply to freedivers and spearfishermen who take part in competitions?**

Freedivers and spearfishermen who participate in competitions need to join as Master members. Freedivers must be registered with the SAFF or Pure Apnea and spearfishermen with the SAUFF in addition to submitting an emergency plan to DAN-SA for each event that is held by the SAFF, Pure Apnea or SAUFF approved organisers.

Spearfishermen should inform DAN-SA of any spearfishing trips prior to departure and avoid the hyperventilation prior to diving, which is defined as taking more than four deep breaths prior to diving; bottom times in excess of 90 seconds; depths in excess of 25 m; diving solo; attaching speared or wounded fishes to their bodies via a stringer or similar device; and participating in competitive underwater hunting or breath-holding events.

### **Who is covered on my DAN-SA family membership?**

A family membership will offer limited travel-related benefits to the DAN-SA member's spouse or legal cohabitor and all unmarried dependent children under the age of 18 or under 24 if they are full-time students. Children under 24 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-SA's database to have access to all of the membership benefits.

### **Is the DAN-SA membership restricted by geographical location?**

DAN-SA is a global organisation. By international agreement, only people who have their principal primary residence in the DAN-SA region may join DAN-SA. 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

### **Is DAN-SA owned by any of the training agencies?**

Absolutely not. DAN-SA 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-SA 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-SA 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-SA database by membership number and by name. Your membership card should arrive between 10 and 14 business days after DAN-SA 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 and Master memberships?**

In addition to the diving benefit and the evacuation assistance benefit of up to R600 000, DAN-SA Plus and Master members also have access to medical evacuation benefits when travelling outside their country of residence. To use this member benefit, contact the DAN-SA emergency hotline (+27 828 10 60 10) before making any evacuation arrangements.

### **How do I get reimbursed by DAN-SA for evacuation?**

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

### **How do I use DAN-SA travel assistance services?**

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

### **Will DAN-SA 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-SA 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-SA 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-SA membership. Archived editions of the *Alert Diver* Magazine are posted on the DAN-SA website.

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

DAN-SA 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-SA Privacy Policy.

#### **Membership enquiries**

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