

# COMMERCIAL MEMBERSHIP

**YOUR MEMBERSHIP GUIDE**

DIVERS ALERT NETWORK SOUTHERN AFRICA



# INTRODUCTION

When diving is your life’s work, dive safety should not be a compromise. That is why DAN extends a special commercial diver membership to persons engaged in the commercial diving sector. Commercial diver individuals, students and companies are all eligible, whether they are a company seeking to ensure the safety of their commercial divers or an individual making a living as a commercial diver.

## WHAT IS COVERED?

BENEFITS	SUM COVERED
<b>Medical expenses</b>	
Personal diving-related injury or illness	R700 000
Follow-up treatment in South Africa for diving-related injuries/illnesses	R25 000
<b>Family support</b>	
Diving-related death	R25 000
<b>Medical and related expenses</b>	
Medical evacuation, repatriation or transportation to an appropriate medical centre	Real expense
Temporary total disablement up to a maximum of 90 days	R300 per day
Return of mortal remains or burial expenses	Real expense
Coffin expense	R10 000
<b>Personal liability</b>	
Bodily injury	R2 000 000
Material damage	R2 000 000

**NOTE:** The term “Real expense” means (1) as approved by the DAN diving medical officer (DMO) at the time of the incident and (2) within the overall limit.

Not all commercial divers need membership benefits cover from DAN. It is important to understand what the DAN membership benefits entail, so that an informed decision can be made regarding the requirements for the cover.

Please note, DAN is not an insurance company and it does not sell insurance. DAN is a diving emergency assistance organisation that uses a group insurance policy to extend emergency medical cover benefits to its members for certain travel-, medical- and diving-related emergencies in support of its mission. As part of your DAN membership, DAN automatically provides cover according to the respective membership levels. Often, this cover is primarily provided by a personal medical aid, while injuries and illnesses sustained as a direct result of work are covered by means of the Compensation for Occupational Injuries and Diseases Act (COIDA). DAN membership benefits do not replace the need for cover by a medical aid, nor do they negate the legal requirement for employers to be registered with the Compensation Commissioner, but it would cover the gap where such provision is not available. The following are instances of such cases where provision is not available.

### Divers not covered by COIDA

Not all divers are formally employed by a company or diving contractor but prefer to work on a self-employed or freelance basis. These divers are likely to receive recompression therapy at the dive site (provided by the company they contract their services to), but the provision of medical care (for example admission to hospital or proper medical consultation) may not always be provided or is provided for to a limited extent. This may especially be of concern to divers who are working internationally.

### Additional security for diving contractors

Diving contractors who employ divers are expected to provide medical care to injured divers. This is generally provided for through the COIDA system, but because this system is severely overloaded, cover may not always be confirmed at the time when it is needed or some elements may be excluded from cover. Through DAN membership, diving contractors are thus able to ensure that their employees (divers) have immediate access to the DAN membership benefits. This ensures that the financial responsibility for expensive measures (for example medical evacuation) does not ultimately fall on the diving contractor but is provided for under the membership benefits. Registration with the Compensation Commissioner in terms of the COIDA is, however, still the legal responsibility of each contractor. It is important to be aware of the limitations of the cover provided as DAN membership benefits.

## WHAT IS NOT COVERED?

It is important to note that the individual diver is not provided with insurance, but the decisions taken by the DAN DMO are covered by the policy (therefore all benefits are activated by calling the DAN hotline).

Emergency medical treatment provided by the diving contractor is a legal requirement (for example surface oxygen therapy and/or recompression therapy not provided at a medical facility).

DAN membership (and access to the DAN hotline) does not fulfil the requirements of having the level 2 diving medical practitioner involved in the diving operation (as required in terms of the Diving Regulations, 2009). Additional contracting in this regard will be required. The following summarises the most notable exclusions.

- Cardiac disease, cardiovascular disease, vascular disease or cerebro-vascular disease or sequelae or complications thereof, except where these have, in the opinion of the DAN physician, been caused by a diving-related arterial gas embolism (AGE)
- Any back pain or back injury, whether acute or chronic, including back pain with neurological involvement and/or immobility (but not spinal cord decompression sickness or traumatic vertebral fractures of normal vertebrae)
- Any pre-existing medical conditions
- Water-borne or other aquatic infections, including, but not limited to, swimmer's ear and skin infections
- Related to any one of the following conditions:
  - Myocardial infarction due to Ischemic heart disease
  - Vertebral disk hernias
  - Breaking or rupture of subcutaneous tendons
- Injury or illness caused by the use of inappropriate equipment

## MEMBERSHIP BENEFITS

The most valuable benefit of DAN membership is the immediate telephonic access on a 24/7/365 basis to a team of qualified, experienced and legally-compliant DMOs who are in a position to provide essential medical advice. With this comes DAN's assistance services in terms of evacuation and admission to the most appropriate medical treatment facilities to provide the best medical care that the diver could expect. This is all done with payment guarantees issued by the DAN DMO, implying immediate approvals for treatments as deemed appropriate by the DMO.

## MEMBERSHIP FAQ's

### Who qualifies for commercial vs professional membership?

Commercial Membership is for commercial divers. However, this term "commercial" needs some clarification.

In essence, commercial diving means any diving performed for financial gain, whether directly or indirectly. As such, commercial diving may range from deep-sea oil diving to employees who clean the inside of the windows at the local aquarium on SCUBA.

In South Africa, commercial diving is subject to the Diving Regulations; it is an extension of the Occupational Health and Safety Act or the Mining Health and Safety Act (for diamond diving). At present, recreational Dive Leaders – like Instructors and Dive Masters – are not formally considered either commercial or professional divers, although this may change ultimately.

In the vernacular or common use, the term “commercial diving” is usually reserved to indicate full-time industrial or mining-related diving activities; conversely, the term “professional diving” is used for those vocations that include part-time, work-related diving activities, such as marine scientists, biologists and archaeologists; and professional underwater photographers. So, for the purpose of offering individuals who dive as part of their career with the most appropriate benefits under a common group policy, DAN has introduced:

- DAN Commercial Membership for registered commercial divers (including learner divers) – see below – and,
- DAN Professional Membership for underwater scientists, researchers, archeologists and professional underwater photographers who dive as part of their employment.

As such, the following individuals may apply specifically for DAN Commercial Membership:

- A diver registered as a commercial diver or learner commercial diver with the Department of Labour of South Africa and who is a current resident of South Africa and has a diving medical certificate as defined in the policy wording.
- A non-South African resident, registered as a commercial diver with a diving medical certificate and contracted to work for a South African company after declaring the non-residency to DAN may, at the discretion of DAN, be approved for membership benefits.
- At the discretion of DAN, personnel may be approved for membership benefits as dive support personnel.
- An employee or self-employed person involved in a diving project, not registered as a commercial diver (e.g. a caisson worker) may, at the discretion of DAN, be approved for membership benefits as a diver, diving supervisor or dive support personnel.

Other professional divers may apply for DAN Professional Membership.

## Who qualifies as a scientific diver?

A diver who holds the South African Department of Labour Class V (or equivalent) diving qualification, and is registered as a scientific diver with a national or international body, and is diving in accordance with the Code of Practice for Scientific Diving issued by the South African Department of Labour.

## Who qualifies as a photographic diver?

Divers who use or handle specialist production equipment (cameras, sound and/or lights) or have these rigged to them while they dive, but excludes commercial divers involved in work associated with such a project (engineering, construction, using explosives, etc.)

## What does DAN membership cost?

<b>COMMERCIAL COMPANIES</b>			
	<b>Annual Per individual</b>	<b>Monthly Per individual</b>	<b>Bi-annual Per individual</b>
<b>Resident</b>	R3 550	R311	N/A
<b>Non-resident</b>	R4 880	R422	N/A
<b>INDIVIDUAL COMMERCIAL DIVERS</b>			
<b>Resident</b>	R3 550	N/A	R1 775
<b>Non-resident</b>	R4 880	N/A	R2 440
<b>COMMERCIAL DIVE STUDENTS</b>			
<b>Individuals</b>	R280	R560	R840

## 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 secondary coverage. Wherever possible, DAN will arrange for expenses to be covered firstly by any other travel or medical insurance(s) you may have.

Lost or damaged personal diving gear (not working equipment or commercial breathing apparatus, such as diving helmets) 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.

# 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 COMMERCIAL | RESCUE | SCIENTIFIC | PHOTOGRAPHIC DIVERS

<b>EMERGENCY MEDICAL BENEFITS</b>	<b>EXCESS</b>	<b>COVER LIMIT</b>
Medical and Related Expenses for a Diving-Related Injury or Illness	-	R700,000
Follow-up Treatment for diving medical speciality treatments	R500	R25,000
Temporary Total Disablement up to a max of 90 days	-	R300 per day

<b>INTERNATIONAL JOURNEY BENEFITS</b>	<b>EXCESS</b>	<b>COVER LIMIT</b>
Emergency Medical Evacuation	-	-
Medical and related Expenses for a Non-Diving Related Injury of Illness	-	-
Follow-up Treatment (within 30 days of original injury)	R500	-
Hospital Confinement benefit of R200 per day	-	-

<b>LOCAL JOURNEY BENEFITS</b>	<b>EXCESS</b>	<b>COVER LIMIT</b>
Emergency evacuation for non-diving injuries (to the nearest, appropriate facility)	-	-
Medical and Related Expenses for Non-Diving Related Injuries or Illness	-	-
Follow-up Treatment	-	-
Hospital Confinement	-	-
Hospital Confinement (R200 per day for a maximum of 10 days)	-	-
ICU Confinement (R200 per day for a maximum of 10 days)	-	-

<b>BENEFICIARY BENEFITS</b>	<b>EXCESS</b>	<b>COVER LIMIT</b>
Diving Related Death	-	R25,000
Diving Related Disability	-	R25,000
Medical Investigation	-	R5,000

<b>DIVING APPARATUS LOSS</b>	<b>EXCESS</b>	<b>COVER LIMIT</b>
Loss of diving apparatus as a direct result of an emergency medical evacuation	-	-



# SCHEDULE OF BENEFITS

PERSONAL LIABILITY	EXCESS	COVER LIMIT
Bodily Injury/Material Damage for South African Citizens	-	R2,000,000
Bodily Injury/Material Damage for Non South African Citizens	-	R700,000

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

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