

RESORT MEMBERSHIP

YOUR MEMBERSHIP GUIDE

DIVERS ALERT NETWORK SOUTHERN AFRICA



INTRODUCTION

Dive businesses can join the DAN Resort Membership programme and know that their clients are covered in the event of a diving emergency. It gives dive business owners ease of mind and a hassle-free way to ensure the safety of their dive clients. This package is only available in certain areas within the DAN region that has a working recompression chamber facility and an appropriate medical facility available to assist injured divers with diving related injuries only.

WHAT IS COVERED?

Cover for medical expenses and assistance services to a total limit of R300 000 is available for divers who suffer a diving emergency, involving one of the following:

- A diving-related injury (including barotrauma)
- A diving-related illness, specifically decompression sickness (DCS) and/or an arterial gas embolism (AGE)
- Any diving-related injury or illness not necessarily caused by pressure or pressure changes, including, but not limited to, traumatic injuries

Notes to what is covered

- Cover is only available to persons diving outside of their country of residence, including South Africans diving outside of South Africa and overseas visitors diving in the Southern African region.
- Cover is not applicable if you are over 74 (inclusive) years of age.
- Cover is not applicable if you are younger than 10 years of age.
- Subscribers must be either a certified scuba diver or a diving student on a recognised, entry-level certification course accompanied by a certified scuba instructor.
- A depth limit of 40 m applies (18 m for entry-level students).

WHAT IS NOT COVERED?

Membership benefits are restricted to diving-related emergencies. 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 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
- Participation in endurance dives or dives involving attempts at breaking a depth or time record
- 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 rupturing subcutaneous tendons

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.

Diving emergency medical expenses

Resort members receive cover for emergency medical expenses for their dive clients.

NOTE: DAN cover is referred to as secondary coverage. Wherever possible, DAN will arrange for emergency medical expenses to be covered firstly by any other primary travel or medical insurance(s), but we ensure that divers remain covered for diving emergency medical expenses. This is often useful where possible shortfalls or policy restrictions may apply.

MEMBERSHIP FAQ's

What does the DAN Resort Membership programme cover?

The cover will only be valid for dive related emergency injuries and will exclude any evacuation unless, in the opinion of our diving medical officers, it is a life-threatening (critical) case and where the local chamber is unable to assist or is out of service. Evacuation is not to the client's place of choice, but to the nearest, appropriate medical facility able, at the sole discretion of the diving medical officer on call, to deal with the emergency. It also does not include repatriation to the country of residence.

The cover is only valid for dive business clients. Staff members will need to join as individual DAN members.

What does it cost?

To join the DAN Resort Membership programme the minimum cost is \$500 per month. There will be a discount per additional dive centre associated with the dive business.

Do I need to register my clients with DAN?

No, its an automatic cover for all your dive clients without any individual registration needed. This will require a trust relationship between DAN and the dive operator, and each relationship will require prior discussion before being offered. The cover is only valid in areas within the DAN region where there is a working chamber facility and medical centre. All emergencies and diving injuries need to be logged via the DAN hotline as soon as an incident takes place. If not claims can't be dealt with.

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 (GOP's) 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

Are there other requirements?

The DAN Resort Membership programme is built on a trust relationship with a dive operator. Therefore it will be necessary to register your dive business as a DAN Industry Partner to participate in the DAN Resort Membership programme.

FOR MEMBERSHIP ENQUIRIES

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