

STUDENT MEMBERSHIP

YOUR MEMBERSHIP GUIDE

DIVERS ALERT NETWORK SOUTHERN AFRICA



INTRODUCTION

As entry-level divers, students are often not aware of all the safety aspects and possible risks associated with diving. To cater specifically for these needs, DAN has developed the Student Membership package. Now you can ensure your students are safe from their very first breath as divers.

OVERVIEW & COVER BENEFITS

Student Membership provides the possibility of peace of mind for your students. The benefits and specifications related to the Student Membership are listed below.

MEDICAL EXPENSES & ASSISTANCE SERVICES	
Benefits	Limits
Emergency medical expenses	R300 000
Transportation and/or repatriation	R100 000
Emergency assistance services cover	Assistance service only

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

Enrolling your students as DAN members is the safest diving decision you can make. As members, they are entitled to various benefits, including the following:

DAN hotline

The DAN hotline is a 24/7/365 dedicated line for 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.

Travel assistance and benefits

DAN provides for evacuation in a medical emergency when a student is on a dive trip or more than 100 km from home. Student members also receive emergency medical expense benefits when travelling outside of their country of permanent, registered residence for the specified period of the Student Membership.

NOTE: Instructors are required to contact the DAN hotline to enable this service for their enrolled students. 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 is DAN Student Membership?

DAN Student Membership offers entry-level divers in the DAN region limited emergency medical benefits for the duration of their entry-level training. It provides up to R300 000

emergency medical service benefits at no cost to the diver or the instructor who teaches them. It is about providing peace of mind to students and instructors alike.

Who is eligible to participate?

Student Membership is open to any entry-level diver. The student can only be registered by a certified instructor teaching in the DAN region who is an active Master DAN member. Freediving and spearfishing instructors who are active Master members and teach a recognised course within the DAN region can register their freediving or spearfishing entry-level students. The recognised course details need to be specified on the application for registration.

How much does it cost?

It is free to entry-level students and certified instructors. There is no obligation to join DAN as a full member after completing the entry-level training.

For how long is the membership active?

Student Membership is valid as soon as a registration is received by DAN. The student membership commences on the date the student membership roster is received from the registering instructor and lasts until the end of the final dive needed for certification or for six weeks, whichever comes sooner.

How are students enrolled?

Instructors need to sign up their students at the beginning of a course. Instructors can apply online or even download the application form for the Student Membership from the website. Upon qualifying, we hope that newly-certified divers will realise the benefits of becoming full DAN members.

Upon receipt of a student's registration, both the student and the instructor will receive, via email, a confirmation of registration and the student's new student member number.

Why do students need membership?

Instructors have asked why students should have membership since they are not exposed to the same diving risks as certified divers. DAN offers (complementary) cover to student divers because their risk is indeed much lower. However, injuries can still occur during instruction. In fact, according to DAN's annual report on *Decompression Illness and Diving*

Fatalities, student injuries have been the third and fourth leading diving activity associated with diving injuries during the past several years.

What are the benefits the student receives?

The student is covered for all the benefits of DAN Student Membership, including emergency medical expenses and assistance services.

Are there any special considerations?

Yes, there are. You will not be able to register entry-level students that are 75 years or older. Entry-level students must at all times be accompanied by a certified instructor. The general depth limit for entry-level students is 18 m or as specified by the recognised training agency the instructor is certified with.

Does the student membership replace medical aid or primary insurance?

No, DAN membership is secondary to any other medical aid or travel insurance the student might have.

FOR MEMBERSHIP ENQUIRIES

Tel: +27 11 266 4900

Fax: +27 11 312 0054

Web: www.dansa.org

Email: info@dansa.org

SCHEDULE OF BENEFITS

EMERGENCY MEDICAL BENEFITS	EXCESS	COVER LIMIT
Medical and Related Expenses for a Diving-Related Injury or Illness	-	R300,000
Follow-up Treatment for diving medical speciality treatments	-	-

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

LOCAL JOURNEY BENEFITS	EXCESS	COVER LIMIT
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)	-	-

SCHEDULE OF BENEFITS

BENEFICIARY BENEFITS	EXCESS	COVER LIMIT
Diving Related Death	-	R15,000
Diving Related Disability	-	R15,000
Medical Investigation	-	R5,000

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

PERSONAL LIABILITY	EXCESS	COVER LIMIT
Bodily Injury/Material Damage	-	-

INCONVENIENCE BENEFITS – DIVE TRIP RELATED	EXCESS	COVER LIMIT
Diving equipment delay (R500 per 4 hours)	-	-
Cancellation of dive (Medically unfit to dive)	-	-
Curtailment of dive (Medically unfit to dive)	-	-
Unexpected adverse weather conditions (Inability to dive)	-	-
Missed live-on-board boat departure due to accident	-	-
Mechanical breakdown of live-on-board boat (R250 per day)	-	-

SCHEDULE OF BENEFITS

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	-	R100,000

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