

# TEMPORARY MEMBERSHIP

## YOUR MEMBERSHIP GUIDE

DIVERS ALERT NETWORK SOUTHERN AFRICA



# INTRODUCTION

Visitors and travelers can join DAN as a temporary member and know that they have every aspect of their dive trip covered, including safety. It gives you ease of mind when you are on the move and is taken for increments of five days at a time. It is applicable to worldwide diving.

## WHAT IS COVERED?

Membership benefits 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.

**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 is DAN temporary membership all about?

The DAN temporary membership benefit was intended for dive charters seeking something to cover their guests as well as persons going on diving vacations at short notice and not yet convinced of the need for an annual DAN membership package. The maximum cover is

restricted to R300 000 and this may indeed not be enough for a diver to be evacuated, treated and returned home in many of the popular diving locations around the world. However, this amount is usually sufficient for someone to be evacuated and treated within Southern Africa, where we can manage the resources and service providers more directly.

This package is premised on the basis that the excursion membership package is available for diving in areas where there are at least suitable medical facilities, including a recompression chamber facility, or at least where these can be reached realistically. It is not suitable for areas where evacuation is almost impossible and there are no recompression facilities. Please also note that any evacuation to your country of residence within Southern Africa implies that all cover ceases on arrival in the country of residence.

These are the countries that fall under the DAN region: South Africa, Swaziland, Lesotho, Namibia, Botswana, Zimbabwe, Mozambique, Angola, Zambia, Malawi, Tanzania, Kenya, Democratic Republic of Congo, Madagascar, Comoros, Seychelles and Mauritius.

### How soon can I get covered?

Membership goes into effect when DAN receives payment and the necessary documentation.

### Can freedivers and spearfishermen who partake in competitions apply for temporary membership?

No, freedivers and spearfishermen who take part in competitions can join as Master members only.

### Are there special considerations for spearfishermen?

Spearfishermen should inform DAN of any spearfishing trips prior to departure and avoid 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.

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>COVER LIMIT</b>
Medical and Related Expenses for a Diving-Related Injury or Illness	-	R300,000
Follow-up Treatment for diving medical speciality treatments	-	-

<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)	-	-
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)	-	-

# SCHEDULE OF BENEFITS

<b>BENEFICIARY BENEFITS</b>	<b>EXCESS</b>	<b>COVER LIMIT</b>
Public Conveyance	-	R50,000
24-Hour Cover	-	R50,000

<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	-	-

<b>PERSONAL LIABILITY</b>	<b>EXCESS</b>	<b>COVER LIMIT</b>
Bodily Injury/Material Damage	-	-

<b>INCONVENIENCE BENEFITS – DIVE TRIP RELATED</b>	<b>EXCESS</b>	<b>COVER LIMIT</b>
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	-	R300,000

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