

# DIVER



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ACCIDENT INSURANCE

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## MANATEES THREATENED

## ANDREA DORIA 50 YEARS LATER

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# DO I REALLY NEED DIVE ACCIDENT INSURANCE?

BY PETER MEYER

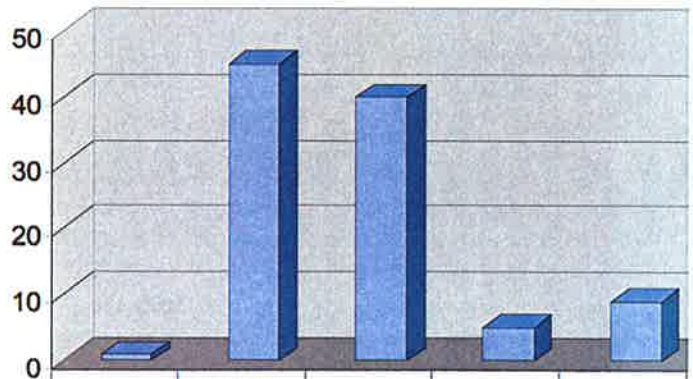
The short answer is **YES**, but I know most readers will be a tough sell so I'm going to take some time to explain in detail the reasons behind my answer.

So, do diving accidents happen regularly? Yes, unfortunately, they do. But they usually involve 'novice' divers, right? Wrong. When you think about it, most novice divers are either under direct supervision (in training) or are careful enough to avoid really heavy duty diving until they gain some experience. Our\* dive incident database tells us that at least 50 per cent of all reported incidents involve experienced divers, not the novice. Makes sense. Consider that the experienced diver likely dives more, dives deeper, dives longer and, generally speaking, finds himself or herself in more aggressive environments than a typical novice diver.

While our overall database information is limited (there are just not enough accidents for the statistics to be valuable), we can state findings as follows:

## DIVERS REPORTING INJURIES

CATEGORY	PERCENTAGE
Student in Training .....	1
Open Water Certified on Recreational Dive .....	45
Advanced Open Water Certified on Recreational Dive..... (or Very Experienced in lieu of Advanced Certification – Over 100 Dives)	40
Instructor on Recreational Dive.....	5
Technical Certified on Technical Dive .....	9



Series1	1	45	40	5	9
Student	1	45	40	5	9

While these numbers are based on limited incident reports (approximately 1,100 incident reports over five years), they do closely match DAN's 2000 and 2001 figures published in their Annual Review of Scuba Diving Injuries and Fatalities.

So, when asked if you need personal dive accident insurance you immediately say no because:

- 1) You are never going to have an accident (you great diver you) and
- 2) Your existing medical coverage (whatever it is) will cover you, right?

Well, as I've already said, chances are you're likely to have a diving accident of some kind, at some time. For the record pretty much every diver I know that's been around for 10 years or more has had some diving 'incident' – I know I have. It may be a simple feeling of unease requiring recompression treatment, an eel bite or whacking your head on the boat ladder, etc., but it will happen – guaranteed. On several recent dive trips I polled the experienced divers present and found that virtually every one had suffered decompression sickness at some point in their diving adventures and the majority had other injuries, too, requiring medical attention. There are simply no solid statistics to summarize these accidents, but there is no doubt they occur. I can happily predict that every serious diver will experience an incident of some kind, at some time.

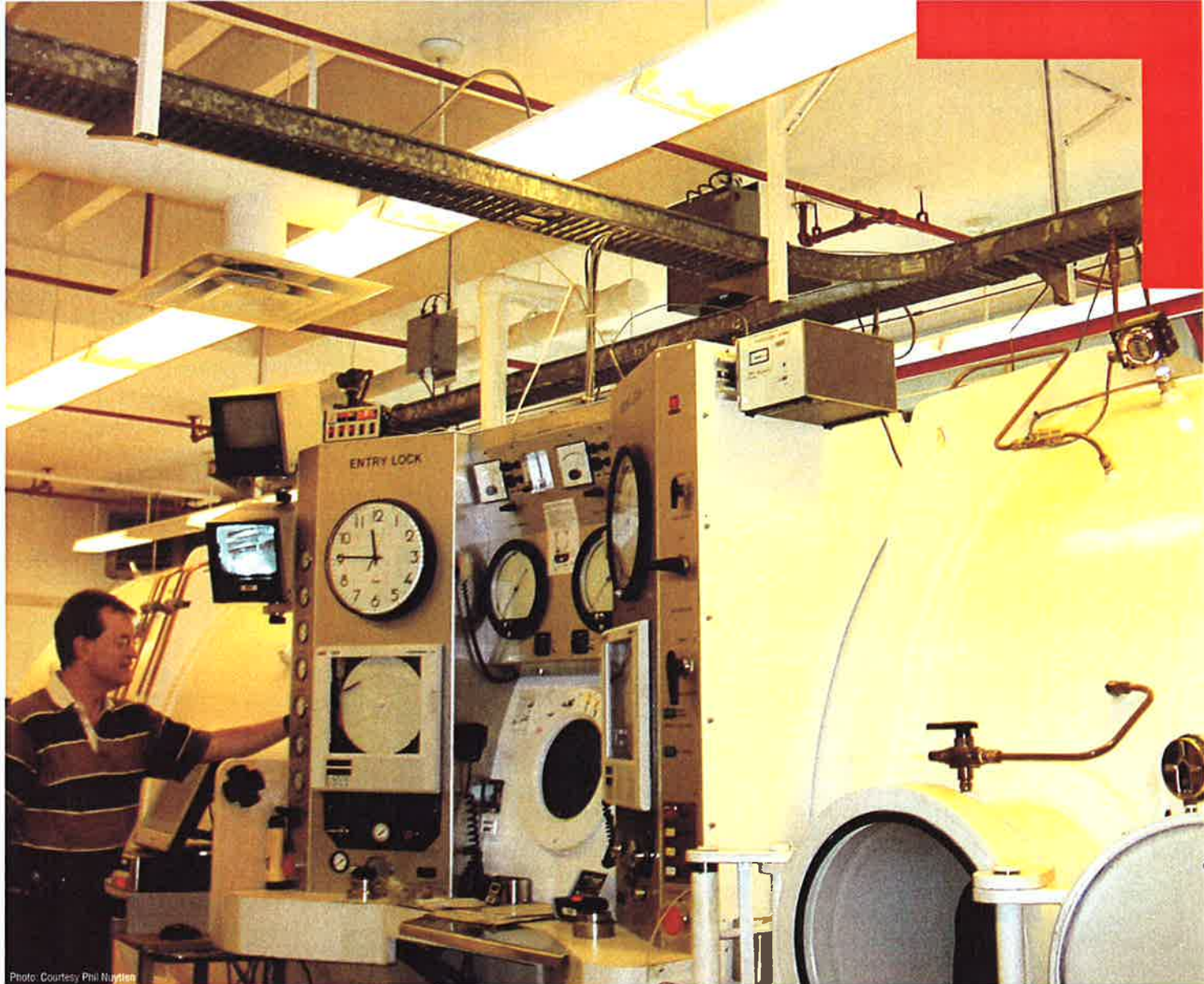


Photo: Courtesy Phil Nuytten

**THE COST FOR THIS IN U.S. DOLLARS? AIR EVACUATION, TYPICALLY BETWEEN \$5,000 AND \$10,000 AND A COUPLE OF CHAMBER RUNS IN THE \$8,500 TO \$12,000 RANGE. TOGETHER, A LOW-END TOTAL ESTIMATE AMOUNTS TO ABOUT \$15,000 TO \$20,000. OBVIOUSLY, THIS SUM CAN ESCALATE (OFTEN DRAMATICALLY) WHEN THE DIVE LOCATION IS EXTREMELY REMOTE AND/OR THE ACCIDENT IS MORE SERIOUS.**

When that accident does occur, will your existing medical plan(s) cover you? The answer to that is a little more speculative because of the number and variety of plans available. For instance, if you live in British Columbia and have a diving accident there, you are likely covered under your Canadian Provincial Medical plan, assuming it is in force at the time. However, if your accident occurs at a foreign destination – the Caribbean, Florida, Hawaii, Mexico, etc. – you might be surprised to learn that your Canadian Provincial Medical coverage is severely limited, likely paying – at best – a fraction of your costs. Yes, that's right. You need to do some research.

Our friends south of the border have an easier task deciding whether or not to buy dive specific accident insurance because in most cases Americans just don't have any standard coverage at all like our provincial plans. They must rely on Blue Cross or other providers, most of which don't include diving activities in their coverage. Luckily enough for us all, there are a multitude of personal dive accident providers out there and the coverage is easy to obtain and

extremely inexpensive. Run an Internet search for 'dive accident insurance' and you'll have lots of information at your fingertips. (You'll find our product at [www.divesafeinsurance.com](http://www.divesafeinsurance.com)) Only you can determine what's best, since meaningful comparisons require a review of policy wording and they do vary considerably one from another.

So, what type of accident do we see when handling our own dive accident insurance claims? The most common (tell me you didn't already guess this) is decompression sickness. More to the point, most cases of decompression sickness take place on 'safe' computer dives (see my dive computer article in DIVER March-April 2005). A typical scenario goes like this: an experienced diver (advanced certification with 200/300 logged dives) comes up after his second dive on the third day of diving from a liveaboard charter boat, at a remote location, and advises the crew he does not feel well (tingling, ringing in the ears, irritation in his arms and legs, etc.). He's put on O<sub>2</sub> and DAN is called to report the symptoms. The DAN physician on duty recommends recompression (that's pretty much the only answer they can give). The





## COVER-AGE CONSIDERATIONS BY DOC VIKINGO

■ Dive accident insurance will cover a wide range of mishaps including treatment for animal injuries that in many cases result from inappropriate diver behaviour. Photo: © David Fleetham

crew breaks the news to our diver friend who will now lose the rest of his vacation and likely face air evacuation followed by a couple of chamber runs.

The cost for this (in U.S. dollars, naturally)? Air evacuation, typically between \$5,000 and \$10,000 and a couple of chamber runs in the \$8,500 to \$12,000 range. Together, a low-end total estimate amounts to about \$15,000 to \$20,000. Obviously, this sum can escalate (often dramatically) when the dive location is extremely remote and/or the accident is more serious.

Here's another example: A certified diving instructor on vacation with a group of friends in Mexico runs into a sea wasp and has an allergic reaction. He goes into shock and requires emergency transfer to a hospital for treatment. He's there for three days at a cost of \$1050.00, loses his pre-paid holiday (five days at \$150 per day), spends an extra \$500 on hotels and taxis and then is stuck with another \$450 to change his flight home. Total out of pocket for a sea wasp sting is approximately \$2,450, which is fully recoverable if he has appropriate insurance.

Then there is the 'really serious' accident: an extremely experienced technical diver is forced to miss decompression stops on a 350-foot (107m) dive in Florida while dealing with a buddy-related issue and just knows he is in very serious trouble when he surfaces. The charter boat gets him aboard and he's already in extreme pain. They arrange for a Coast Guard helicopter to fly him to Mariners Hospital where he begins several days of intense decompression therapy followed by months of rehabilitation. Total cost at the end of his adventure? Over \$50,000, which comes out of his pocket if he has no coverage. Put that same scenario in the Solomon Islands and you can add \$30,000 for the air ambulance to Australia, bringing the total closer to \$100,000, give or take.

Bearing in mind that most personal dive accident policies provide between \$50,000 and \$100,000 coverage at an extremely reasonable cost of between \$65 and \$100 per year (most plans have no deductible either), it would be extremely silly to go off on adventures of this type without that coverage.

Most plans also cover lost diving days, increased airfare costs due to medical delay and other benefits (e.g. transporting your remains home in a worst case scenario).

The low premiums are based on the fact that a typical diver spends only 10 to 20 days a year actually diving, so the window of exposure to accident is relatively small. Add in the fact that only a very small percentage of those divers actually make claims in a calendar year and you can better understand why the premiums are so affordable, given the alternative. This is the primary basis for insurance in the first place – the premiums of the many pay for the claims of the few. In the case of diving the system really works making all of the available programs extremely good value for money.

My rule of thumb is simple: If you dive, particularly if you travel to dive, you would be extremely foolish to pass up on this type of coverage. Do the research, be aware of deductibles and limitations (depth limits, technical gas and equipment restrictions, etc.), buy the most appropriate coverage (now available through most dive retailers and online), and above all be careful when you dive and travel! ♦

\*Peter Meyer is the Senior Vice-President of Willis Canada, Inc., providing insurance to a broad spectrum of dive industry constituents that include retail dive facilities; dive vessel operators and dive resorts, worldwide; scuba instructors, dive leaders and the general diving population. Since 1988 he has been a leading consultant for the dive industry and currently manages the professional liability programs for several dive training agencies and hundreds of retailers, resorts and vessel operators. He has been involved in recreational boating and scuba diving his entire life, having owned and operated two retail dive facilities, two liveaboard dive charter vessels, and having taught recreational diving at all levels for many years.

Reprinted (and condensed) with permission from Undercurrent, the consumer report for serious divers – [www.undercurrent.org](http://www.undercurrent.org).

Prudent divers purchase secondary dive accident policies to cover claims their primary policies don't cover. To assess your primary coverage, inquire about dive-related hyperbaric chamber treatment and emergency evacuation, both at home and abroad. You may indeed find that you are covered for dive accidents, including recompression treatments and air evacuation. However, foreign facilities may want payment up front, or at least require prior authorization from your insurance company, before you are admitted to or discharged from the hospital, or even allowed to leave the country.

Good primary insurance is important, because most dive accident insurance policies are secondary and may not cover all expenses, particularly rehabilitation. Many primary health insurers don't advance or preauthorize payment. Dive insurance policies, however, often provide for the assurances acceptable in most foreign and domestic locations. Otherwise, you'll need credit cards with high limits.

Some policies, especially the least expensive, have a depth restriction, commonly 130 feet (40m). While you may never expect to dive this deep, you may inadvertently drop below this level if you're rescuing a buddy, chasing a dropped camera, caught in a down current, or impaired by an accident. A policy without depth limits eliminates wrangling over your 'real' dive plan or 'intent.'

All dive accident policies require care to be prescribed first by a medical professional, documented in an itemized bill, reported to the insurer in a timely manner and other important details.

You'll need to follow your policy rules to ensure coverage, not always an easy task in remote areas. Finally, all comprehensive scuba accident policies provide trip cancellation and interruption benefits if a medical condition precludes scuba diving. But, you'll need travel insurance if you want broader coverage against airline cancellation, travel agency problems and natural disasters. And most don't insure against non-diving accidents, such as getting a foot crushed when a tank falls.

The six biggest providers are: DAN, PADI, NAUI, DiveSafe, DiveAssure and Diver's Security Insurance (DSI). All but DiveAssure are secondary. While secondary insurers may provide coverage on the spot, they will turn to your primary carrier to cover medical costs up to the policy limits. So, when you consider the limits of your insurance, add together the benefits of both your primary and secondary policies. It may be that a dive policy with a lower limit suits you just fine. (The figures that follow are in U.S. dollars).

### DAN – Diver's Alert Network

DAN has more than 200,000 paid members to whom they offer insurance. DAN America offers three plans: Standard (\$54/yr), Master (\$64/yr) and Preferred (\$99/yr), providing dive accident medical coverage up to \$45,000, \$125,000 and \$250,000, respectively. The DAN membership fee and access to expert in-house medical information services are included.

### PADI – Professional Association of Diving Instructors

PADI offers a range of dive-related insurance to PADI certified divers through Vicencia & Buckley Insurance Services. PADI diver protection plans include Silver (\$54/yr), Gold (\$75/yr) and Platinum (\$99/yr). The plans provide \$50,000, \$100,000 and \$275,000 of dive accident coverage, respectively.

### NAUI – National Association of Underwater Instructors

NAUI makes its three policies available to every diver: Standard Diver Plan (\$30/yr); Deluxe Dive and Travel Individual Plan (\$60/yr); and Deluxe Dive and Travel Family Plan (\$90/yr). After a \$250 deductible, these policies provide medical dive accident coverage of up to \$50,000, \$300,000 and \$500,000.

### DiveSafe – Willis Recreational Dive Programs/Willis Canada Inc.

A newer player, DiveSafe, Inc., administered by Willis Recreational Dive Programs, offers coverage to certified members of SDI, TDI, ERDI, IANTD, YMCA, NASE, WASI, ACUC, SSI and PDIC. The considerable appeal of DiveSafe is simplicity. It sells only a single policy (\$60/year) with no depth limit or exclusions for tech diving, deductibles, options or pre-approvals. The maximum lifetime limit is \$100,000 for dive accidents.

### DiveAssure – AIGAssist

The most recent insurer, DiveAssure offers Gold (\$75/yr), Platinum (\$115/yr) and Diamond (starting at \$155/yr) plans. The plans are open to all certified divers and dive students. None have depth or mixed gas restrictions. If you want to be heavily protected against medical costs, these provide \$250,000, \$500,000 and \$1,000,000 of dive accident coverage, per incident, respectively.

### DSI – Diver's Security Insurance

DSI was formed by divers and is a division of Capital Investors Life Insurance Company. Policy costs vary by coverage and a five per cent deductible applies to all charges. You must have a primary health care plan. Unlike other policies, DSI offers a menu of benefits. Class A (\$25/yr) covers chamber charges and related physician's services and supplies (certain depth and gas restrictions apply); Class B (\$10/yr) covers all other injuries sustained while diving or snorkeling; Class C (\$5/yr) only covers ambulance services, air included, to the nearest emergency facility and Class D (\$20/yr) covers other water sports. Each Class provides a scanty \$15,000 in benefits.

### WHICH IS BEST?

If a plan fails to cover dive injuries other than DCI, or has depth restrictions, it isn't suitable. If you don't have primary insurance, maximum medical limits of \$50,000 or less are inadequate. Beyond this, the policies serve different needs and not all are suitable for everyone.

For example, if you dive frequently you may prefer coverage per occurrence rather than a restrictive lifetime maximum basis. Look at PADI, DiveAssure and NAUI v DAN Standard and Master and DiveSafe.

If you use Nitrox/other gas mixtures, you'll want a policy without gas restrictions. Except DSI, all policies cover you.

If you want traditional travel insurance benefits, consider the upgraded DiveAssure Diamond plan. If you only dive locally, you don't need trip interruption coverage, so look to more basic plans. However, if you travel to distant venues and want generous benefits, consider DiveAssure Gold and Platinum and DSI upgraded DiveAssure Diamond.

If you have a medical condition that could result in trip cancellation, consider DAN Preferred, one of the NAUI Deluxe Dive and Travel Individual Plans, and upgraded DiveAssure Diamond.

Finally, keep in mind that if you're injured you will be dealing with hard-nosed insurance agencies, not dive buddies. Don't have a naive expectation that a benevolent DAN or PADI or NAUI will treat you like family. They won't. This is the insurance business. We have seen cases where injured divers wrangle with their dive insurance companies for months, eventually learning that what they thought was covered, wasn't. They hadn't read the fine print; all the more reason to have a solid primary medical insurance policy. ♦

DAN - [www.diversalertnetwork.org/insurance/plans.asp](http://www.diversalertnetwork.org/insurance/plans.asp)

PADI - [www.diveinsurance.com/dp/DP-index.htm](http://www.diveinsurance.com/dp/DP-index.htm)

DiveSafe - [www.divesafeinsurance.com](http://www.divesafeinsurance.com)

NAUI - <https://insurance.nauiservicesgroup.com>

Dive Assure - [www.diveassure.com/new/usa](http://www.diveassure.com/new/usa)

DSI - [www.diverssecurity.com](http://www.diverssecurity.com)

### REMEMBER, IT'S BUSINESS

The Diver's Alert Network is a nonprofit organization dedicated to diver health. Its insurance business is for profit, and benefits DAN.

Many divers prefer a policy offered by a carrier other than DAN, but don't want to give up access to the DAN hotline. The answer: buy the insurance policy that serves you and join DAN.

Under the Hippocratic oath, and by law in many places, medical facilities are duty-bound to help persons who can't pay, aren't insured, or aren't members of an association—as long as it's a bona fide emergency. They are not bound to treat conditions that are not life threatening or do not pose grave risks to health. Most likely, they'll make a referral to another facility.

Medical hotlines for organization members don't provide hands-on medical care. While they probably are bound to help in a true emergency, hotline assistance for non-members would need to advise the stricken individual how to get in touch with the nearest ER or hyperbaric facility.

Many divers who aren't DAN members have called them and gotten good advice or a referral. These weren't emergencies and DAN wasn't bound to help. Nonetheless, they did. If you want to use the hotline, but want a policy from another source, your membership in DAN would be welcome.

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Photo: Paul Asseer - diver, Kim Martin, training session for Empress of Ireland Expedition 2004