DAN Europe: Your Diving Support Network

Many divers think of DAN Europe solely in terms of the sport diving and professional liability insurance it provides. Most don't realise that the diving research and safety foundation, which was founded in 1983, provides a lot more than just insurance. In fact, you can think of it as your diving support network, offering a range of unique member services and information designed to aid and support active divers like yourself.

Even if your country has a robust National Health Service (NHS), it almost certainly does not provide the specialised knowledge, consultancy and assistance required for diving injuries or planning, nor does it likely fully cover hyperbaric therapy should the need arise.

In such cases, you always have a caring dive buddy at your side with DAN Europe. The annual membership fee is 25€, while the insurance rate varies depending on the product chosen. Take full advantage of these services, few of which are available with normal insurance companies.

Here are some of the diving-specific perks that you may want to consider. All of these are accessible through the DAN membership line, DAN's 24/7 medical hotline, and **MyDAN**, which is available on any of your devices.



The Benefits of Membership

- **Receive specialised medical consultancy for non-emergencies**

DAN Europe members can arrange to have a diving medical specialist who speaks their language, address any dive-related questions they may have. Is the new medication that you're taking contraindicated for diving? Or perhaps you're wondering when it is safe to go diving having broken your foot in a skiing

accident last month. Please contact us, we can help.

- **Receive specialised medical consultancy in the case of an emergency**

Speak directly to a specialist who speaks your language in the event of a possible emergency. You can even speak to a specialist while you are on a boat.

- **Access DAN's specialists for ongoing care**

Need an Ear Nose Throat (ENT) doc who understands the language of diving, as well as your own language? How about a dive-savvy cardiologist or neurologist? You say you're a freediver who's planning to get a dental implant but worried it might impact your sinuses? Who are you gonna call? That's right, DAN has you covered. Though there is only a small number of European medical specialists who dive, we know them all!

- **DCI Risk Analysis**

Ever wonder how risky those local shipwreck exploration dives that you're planning to conduct next week from a decompression illness (DCI) perspective? If you're a member, you can find out. DAN Europe will analyse your dives, before or after the exposure, using their *Diver Safety Guardian* software and their **Diving Safety Lab (DSL) database** of more than 60k dives, and report the results back to you.



The Benefits of DAN's Diving Insurance

DAN Europe membership is included when you purchase an insurance plan. See**:** **Are You Covered? Considerations on Diving Insurance** for various options.

- **Coverage of medical and hyperbaric treatment not covered by NHS**

Though they are not the only ones, the DAN organisations are the largest providers of diving insurance

with an international network of 180+ diving doctors assisting over 400,000 members worldwide. Specifically, DAN Europe's diving insurance was **designed for divers by divers** and is the most comprehensive insurance on the market. And because it provides insurance through its own insurance subsidiaries, it is able to authorise the best care from a medical perspective while managing claims efficiently and according to industry laws and regulations.

- **Management of Medical Emergencies**

DAN offers specialised diving medical support to local, regional and national emergency medical services (EMS) representatives, which are generally non-specialised. Some countries and regions even have standing agreements with DAN to call them first in the event of a diving accident. This is of vital importance especially in the case of decompression-related incidents in order to ensure better assessments and quicker resolution. Note that this support includes making referrals and organising medical transportation or transfers, when needed and NHS resources are not available.



- **Coverage of Specialised Diving Medical Treatment**

Even if your initial expenses are covered by your NHS — it depends on the country — DAN is there to cover additional needed treatment, for example, a private visit with an ENT following a barotrauma incident, post-trauma rehabilitation, dermatologist visits following a marine life injury, additional specialised assessments, and even needed prescriptions. With DAN you're not left to pay to play!

Note that with the exception of its **"Sport Bronze Plan,"** DAN insurance covers treatment for diving medical emergencies for up to 30-days post-accident. In addition, Sport Silver, Sport Gold, and all **PRO** plans provide a daily allowance when hospitalised as a result of a diving accident (for up to 30 days). Sport and PRO Silver pay 50€ a day, and Sport and PRO Gold pay 100€.

- **(PRO Only) Access to diving medical and legal professionals in the event of potential legal liability**

Again, DAN provides access and coordination with diving medical and legal experts, to help you protect your assets!

Note that in addition to the benefits, a portion of the monies that DAN Europe collects for insurance goes to fund advancements in diving medical research, which serve as an important benchmark for the global scientific and diving communities. What's more, members have the opportunity to contribute their diving data to help improve our collective knowledge. DAN Europe also develops and promotes safety campaigns which focus on increasing diving safety. These aspects are not true of other insurers.



We're Here to Support You

As you can see, DAN Europe offers you a lot more than simply an insurance plan. It's a comprehensive diving support network that will help you to safely pursue your aqua-fueled passion, whether its local or abroad, and take care of you if something goes wrong. As DAN Europe's executive vice president Laura Marroni explained, "DAN's mission is to make diving safer, to prevent injuries and to be there for our community when it needs us, wherever it needs us. Medical assistance and insurance are obviously an essential part of that, but I think it's our passion for the underwater world and commitment to our members that makes the organisation special."