Diving Insurance: A Choice or A Must?

Why spend money to insure? “It will never happen to me.” So have said not tens, not hundreds, but thousands of people who have been assisted by DAN Europe each year. These are the same people who now appreciate the importance of being insured by a provider who cares, is reliable, and what’s more, is specifically created by professionals, with a network of experts in the field ready to assist you. Some people may choose to become insured because it is mandatory by local law, or required by their teaching organization. Though even if this is not the case for you, is insurance still a must? Are the benefits of your insurance only tangible after a claim?

It goes without saying that any incident, whether great or small, implies financial consequences. On top of the emotional distress caused by a medical emergency, there is the hassle of dealing with what comes next… making sure your insurance provider is immediately there for you. Having the guarantee of financial assistance is comforting, but what is more comforting is having the reassurance that someone will be there to take care of you throughout the whole ordeal. You’ve probably heard someone say that **buying insurance is like buying “peace of mind”**. It’s a “just-in-case” means of support that makes you feel more secure in those unpredictable circumstances. However the fine print of buying insurance goes beyond just peace of mind and the guarantee of payment of claims. The service one chooses is made up of two components, namely pre-loss and post-loss.

Pre-Loss service: Insurers are interested in minimizing the occurrence of claims, in other words, reducing the possibility that something can happen to you. They therefore have a vested interest in ensuring that the various industries involved in the sport continue to work at improving the safety standards of the activity beProbably the only specialist diving ing insured. Therefore many insurers, such as International Diving Assurance (IDA), actually invest a part of the premium together with DAN Europe towards medical and safety research, which in turn helps to avoid a loss, or at least minimize the effects. Another part of the funds collected go towards financing educational campaigns, promoting diving safety strategies and conducting site visits to identify potential hazards, all of which give dive professionals information on how to avoid accidents. Furthermore, an insurer, or more so an insurance broker (such as DAN Europe Insurance Brokers Ltd), will assist members and clients on purchasing the right coverage, and help them access important information on the risks they may face. These types of services are an enormous benefit to the diving industry, as ultimately, working toward the prevention of accidents is better than treating them.

Post-Loss service: Notwithstanding all the efforts taken to assure one’s safety, some unfortunate incidents can still occur, and this is where your insurance provider lends a helping hand. Prior to reimbursing a claim, there are many other areas in which you may require assistance: choosing the right medical facility, acquiring the correct and appropriate treatment, taking precautionary measures against exploitative foreign hospitals, organizing repatriation logistics, and obtaining legal advice. An insurer like IDA together with DAN Europe will guide you through all the necessary steps to properly handle any difficult situation. Can you imagine the distress of being in a foreign country and having to manage all these matters yourself during an emergency?! Having someone well trained and experienced working alongside you is not only essential; it is priceless.

“*I know what I’m doing. I’ve been diving for years and nothing has ever happened to me!*” A friend of mine once told me that living in trees for 30 years does not make one a monkey. Likewise, no matter how much of a professional you are or how much diving experience you have, you won’t grow gills, and therefore there will always be risk factors involved in diving.

So what can go wrong? Our experience at DAN Europe has shown that the majority of diving accidents are in fact preventable, and in most cases are due to human error and misjudgment. Getting distracted or overlooking something minor can prove very costly in an environment where access to advanced medical assistance is very limited or far away. Furthermore, a large number of accidents are not caused by external factors, but by "diver panic." Being an experienced diver is certainly helpful in handling a risky situation, but is not always a guarantee of preventing one. Once panic sets in, it is difficult or sometimes impossible to regain composure. Also, experienced divers with expert knowledge of procedures and precautions can tend to ignore certain safety standards, for example going into deco without an adequate air supply because of distraction.

One can say that some of the accidents listed above could have been avoided if things were managed differently before or after the event. However, it's not always that simple to recognize what will go wrong before something does actually go wrong. Making a simple phone call to the DAN International hotline can make all the difference, and with medical experts ready to guide you through the situation, it may be the call that saves a life.

When an accident occurs, apart from the cost to one's health, one must also consider the financial consequences. The costs of medical treatment abroad can be a prohibitive factor for many. For example, hyperbaric treatment can cost 25.000 Euros in a remote chamber, hospital treatment following a motor-bike accident can top 100.000 (not to mention costs in the USA, which are even higher), and a medical repatriation back home can cost 60.000 Euros.
In some foreign countries a patient could be denied treatment by a hospital if their insurance company is not considered reputable, and in a medical emergency, time is of the essence. Legal expenses must also be taken into account. Nowadays people are becoming increasingly litigious and lawsuits are so commonplace that you may find yourself taken to court, when it wasn't even your fault! Defending oneself in the UK could easily reach 150.000 Euros.

In life there is risk in everything you do. Think about this: insurance wouldn't exists if accidents never happened. While scuba diving has its risk factors, with the proper instruction and precaution these risks can be prevented.

So… are you still sure that insurance is a choice and not a must for divers?

Below are some incidents we, at DAN, have come across.

- A try-diver falls into a couple meters of water, panics and drowns.
- Diver suffers a free-flow from a badly maintained regulator in cold water while his buddy is too far away resulting in panic and death.
- Experienced diver ending a dive without air and dying from a shore dive.
- Experienced diver gets trapped in a wreck marked as dangerous for penetration.
- Experienced diver gets bitten by a shark after diving in shark hunting grounds.
- Diver dies after breathing contaminated air, after supplier failed to properly maintain the air compressor.
- Diver runs out of air and decides to shoot up to surface after refusing air supply from his buddy, ending with lung overexpansion or decompression illness.
- Incorrect assembly of rebreather equipment resulting in diver intoxication.
- Diver permanently disabled during a boat dive after being hit on the head by his buddy's tank while below his buddy who slips while climbing up the boat ladder.
- Diver is permanently disabled when hit in the head by air tank of a diver who jumped on top of

him.

- Diver distress after instructor/guide fails to notice missing diver due to over-sight or neglect.
- Air tank valve failure from a free-standing air tank being toppled over on a boat. Compressed air turns scuba tanks into missiles, killing and injuring multiple persons.
- Undeserved decompression illness occurring after a routine dive well within the NDL.
- Diver develops decompression symptoms after a flight back home.
- Diver is accidentally hit by the harpoon of a buddy diver.
- Divers in need of a search and rescue operation after getting lost during a drift dive.
- Fully-equipped diver falls into empty pool, resulting in serious injury and complete paralysis.
- Following a diving accident a regular GP doctor does not recognize DC symptoms and treats a diver in a hospital rather than a hyperbaric chamber.
- Following a diving accident, a regular GP doctor assumes treatment in a hyperbaric chamber is required when in fact medical treatment in a hospital was required.
- Motor-bike accident in Thailand.
- Suffering bouts of dengue fever or other sudden illness whilst abroad.