Pro vs Sport Membership: which is the right plan for you?

Many times at DAN our members enquire about the right plan / insurance coverage for them. Is any type of insurance coverage good enough? A very simple question, but the reply needs some reflection. This question can be tackled in the best way we all know: the diver's way. When we go for a deep dive, is diving on air sufficient, or do we need to use mixed gas solutions? As we all know, the answer is that it depends on how deep one wishes to go. For some depths, air will be more than appropriate, but for dives beyond certain depths, mixed gas solutions are better suited.

The same applies when it comes to insurance coverage. Insurers, and in particular DAN, together with its insurance company (International Diving Assurance Ltd) design different coverages and plans to suit the different **needs** of divers based on the type of diving they undertake, the different **risks** of a claim also based on the diving undertaken and, even more importantly, the different sizes of divers' **pockets**.

Whilst DAN and its insurance wish to offer their services with the least financial burden on its members and the diving community at large, they need to be prudent to collect enough funds to be able to pay all the claims suffered by the member divers and continue to offer their services in the longer term. Our vision is that since the different types of diving present different levels of the risk of a claim occurring, it is only fair that the price paid depends on such levels of risk. Having said that, it would not be practical to have an individual price for every different type of diving activity. Therefore the most realistic solution is to divide the diving world into those who undertake Sport diving exclusively and those who undertake diving also as a Professional activity.

What is the distinguishing factor between a Sport diver and a Professional diver?
A Professional diver is an individual who earns money out of his/her diving activity and/or bears responsibility and duty of care towards diving students or customers, even if doing so without remuneration. Examples would include a paid diving instructor, guide, photographer, videographer, biologist and similar professions or activities where diving is involved for work (and money-earning) reasons, as well as Dive Club Instructors or Dive Guides acting on a volunteer basis within the activities promoted by their Club. These would all be considered as diving professionals.

From the experience gathered from tens of thousands of claims handled by DAN over the years, Professional divers tend to have more claims, both in frequency and severity, than Sport divers. Although Professional divers are normally more experienced than Sport divers, this higher frequency and severity of claims is
normally caused by:

- Professional divers being more often in the water than a Sport diver would. For example, a Sport diver would normally, on average, dive around 15 to 20 times a year, whereas a diving instructor could be expected to be diving almost every day of the year.
- Professional divers needing to dive in riskier environments, for example having to take care of inexperienced divers.
- The tendency of certain experienced divers to be complacent about their own safety (have you ever heard an experienced diver who pushes safety boundaries, saying "I know what I'm doing, I have done it before and never had any problems"?).
- Professional divers being more exposed from a 'liability to others' perspective.

Therefore Professional divers face a situation of having more chances of something going wrong, and that is why they need to use their experience to take even greater care.

Having made this consideration, it would be **fair** to say that, therefore, a Sport diver should not be paying as much as a Professional diver for his/her insurance coverage. The question remains, though, in terms of **how good enough is a Sport type of coverage for a Professional diver, with regard to particular diving instructors.** One can distinguish between Sport and Pro plans on two levels. The cover offered is for both "accident" and "liability". Therefore, a professional diver such as an instructor should avoid the pitfalls of distinguishing between a Sport and a Pro plan purely on the basis of whether he or she needs the liability coverage. Let us consider two typical queries in which divers wish to avoid purchasing the wrong type of plan or insurance policy.

Question 1

"I am a diving instructor (or guide), but my liability insurance is already covered by my association. Is a Sport Plan suitable for me, as I wish to save some money? "

Answer

No. Since the Sport membership is priced and intended for Sport divers, the coverage only applies to Sport Diving. Any kind of Professional activity is excluded, since a Professional needs to pay his/her fair price (which is the one of a Pro membership) even for the "Accident" part of the coverage. This does not mean that a diving instructor enjoys no coverage from a Sport plan, but only his/her recreational diving activities as a Sport diver would be covered. If an instructor has an accident whilst s/he is working as an instructor or guide, the accident coverage is not triggered under a Sport Plan (and neither is the liability coverage). Remember that you buy the insurance to be covered, not to pay a cheap premium. In any case, the premium for the liability coverage normally costs as much as the price of one dive and it is anyway beneficial to have your own individual liability insurance in place, as it could be the case that the liability insurance of your association might have limitations.

Question 2

"I am a qualified instructor but I do not work anymore as a diving instructor or guide. However I have retained the qualification in order not to lose my teaching status. Is a Sport Plan suitable for me?"

Answer

Once again we have to distinguish between the two sections of coverage. In this case, there would be absolutely no problem with the "accident" coverage as the diving activity undertaken is not of a professional type. When it comes to the liability aspect, however, the issue is a little more complex. Although the Sport policy would still cover your legal liability (if you have any), the limit of liability insure might not be sufficient. This is because when we discuss liability insurance, we have to first look at what "duty of care" the diving laws of different countries put on a qualified instructor. The laws of a number of countries consider an instructors always having a "duty of care" to fellow divers who are less qualified, even if s/he is not working as an instructor for that particular dive. This would therefore put a much higher level of responsibility on qualified instructors during fun dives, and therefore the need to be insured properly with high liability limits remains.

Our recommendation, therefore, is to look at the situation from this angle: **if you are a Pro, you are always a Pro, and you need to cover yourself as a Pro**. A Sport coverage might not be enough and the few Euros saved in buying only a Sport coverage instead of a proper Pro coverage could end up being very costly for you if something goes wrong. Just as you always listened to what your Diving Instructor had to say when you learned to dive, listen to the diving insurance experts when you look at your insurance coverage.