Protect Your Ass(ets): Putting DAN Europe's "Pro" Liability Insurance To Work For You

With diving season now underway in most areas, despite a slow start due to the pandemic, it's an excellent time for diving professionals, as well as diving clubs, centres, stores, schools and associations, to review, and if needed, renew their professional liability insurance. After all, if you're an instructor, divemaster or dive guide, and certainly a club or centre, you need liability coverage to protect yourself. In most cases it's a requirement of the job, particularly in today's litigious society.

Once largely a problem confined the US, today the global trend is towards increased legal action seeking compensation when a diving accident occurs, and that is no joke. According to DAN Europe's legal team, legal costs for an accidental death can run up to €50,000, while costs for a diving injury can range from €15-20,000, and potential liability can run into millions, all of which can put your diving livelihood at risk.

Fortunately, in addition to its comprehensive diving accident and medical travel insurance, DAN Europe offers professional liability coverage specifically designed for diving professionals, through its wholly-owned insurance subsidiary, International Diving Assurance (IDA Insurance Ltd.). This coverage can be purchased individually, or alternatively by your dive club, centre or association, which in turn extends coverage to its instructors and divemasters. DAN Europe's IDA also provides custom-tailored packages for a number of training agencies and national diving federations such as PADI EMEA or the Finnish Diver's Federation, Sukeltajaliitto RY. Please check with your agency or federation for applicability and details.

Much like its diving accident coverage, DAN's "Pro" insurance offers a number of options and add-ons benefits to provide you with the protection suited to your needs and the needs of your diving business. It also helps protect your clients in the event of an incident. The important thing is to understand the various options to get the coverage that's right for you.



A Byte of History

Originally called International Diving Assistance (IDA), DAN Europe established the first worldwide diving accident insurance in 1982 through a third-party provider. The goal was to supplement its 24/7 diving emergency hotline, which provided medical assistance to traveling divers in need. Recognising the needs of its professional members, DAN Europe, also began offering liability insurance at the same time. Though a few general insurers offered professional diving liability insurance in the early 1980s, it was limited in coverage, and very expensive, as diving was considered an extremely dangerous activity.

Then in 2007, DAN Europe decided to establish its own insurance company, IDA Insurance Ltd., so it could make its own decisions regarding coverage and claims, and in doing so, better serve both divers and diving professional members. For a brief history of the development of DAN Europe's diving insurance see, **"Necessity, The Mother Of Invention: The Story Behind DAN's Diving Insurance."**

Today, instructors and working dive professionals have the choice of either subscribing to a DAN Pro policy directly, which provides coverage for their own diving and non-diving medical emergencies as well as liability with clients and students. Alternatively, they can have their liability covered under their dive centre, club or association's liability policy. Note however, in that case, the instructor or divemaster, needs to provide for their own diving accident insurance.



Finding The Right Policy For You

Similar to its **diving accident coverage**, DAN Europe's Pro insurance has three levels of coverage; **Pro Bronze**, **Pro Silver**, and **Pro Gold**. In each case, the policy includes coverage for professional liability including legal defense of up to €4,000,000, plus legal expenses associated with the accident, and emergency interpreter costs.

Importantly, unlike some professional insurance on the market that excludes forms of technical diving, DAN's policies apply to all forms of sport diving, that is recreational, cave and technical diving as well as freediving, independent of depth limits. However, like its diving accident insurance, dives beyond 130 m require pre-dive authorization. See **"Are You Covered? Considerations on Diving Insurance,"** in *Alert Diver*.

Though the professional liability coverage is the same for all policies, the amount of coverage for legal and associated emergency expenses vary with the plan. **Pro Bronze** coverage provides a maximum of €10,000 for legal expenses and €500 for interpreter costs; **Pro Silver** provides up to €50,000 of coverage for legal expenses and up to €1000 for an interpreter, while **Pro Gold** offers €100,000 and €1,500 respectively.

In addition to liability, DAN Europe's Pro insurance includes one of its diving accident and medical travel insurance plans, hence the names Pro Bronze, Silver and Gold, to cover the insured professional in case of a personal accident. The good news? The accident coverage under Pro policies tend to be more complete than their sport insurance counterparts.

For example, while Bronze Sport covers the initial acute phase of a recreational diving injury up to €50,000 (technical diving accidents are excluded) it does not cover subsequent post-dive treatments or

rehabilitation back home, nor does it offer a death benefit. In comparison, **Pro Bronze** covers up to €15,000 for follow-up treatment, a €6000 death benefit, and does not exclude technical dives. Similarly, **Pro Silver** adds an additional €1000 coverage totaling €2500 in case of damage to the professional or rescuer's dive equipment, and additional coverage for out-of-country outpatient care. **Pro Gold** coverage is similarly enhanced. For a comparison of plans for your country see: **Pro Insurance Comparison Table.**



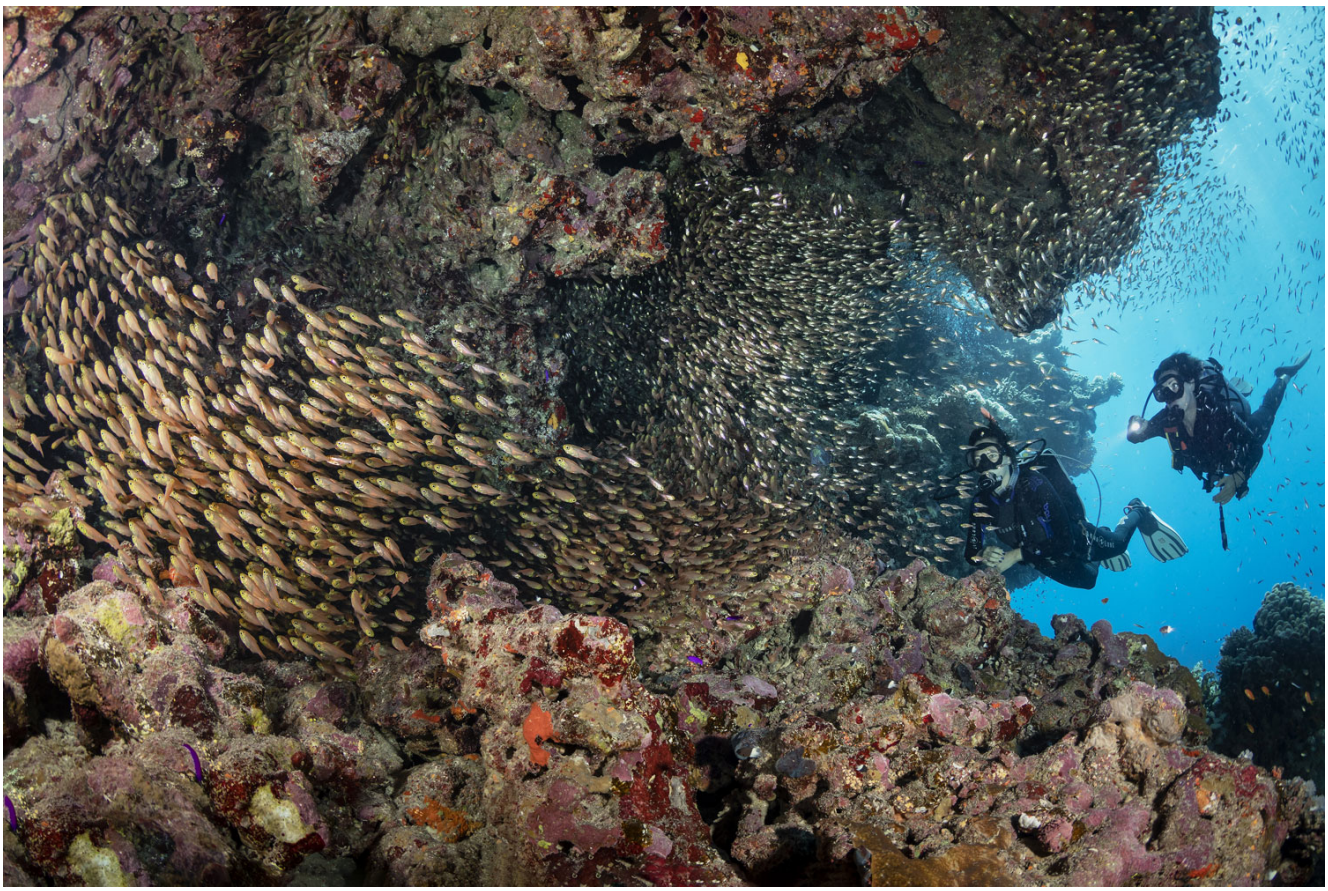
Covering Your Students & More

DAN Europe's Pro policies also enable instructors to extend their diving accident coverage to a specific number of "first level" students, so that they may enjoy accident insurance during the course. Typical courses covered include; Discover Scuba Diving (DSD), Try Scuba, Open Water, 1° Degree, 1 Star CMAS, REC 1 and GUE fundamentals to name a few. Freediving classes like 1° degree, spearfishing 1° level, 1 Star CMAS, AIDA 1, and SSI Free Diving Basic and Apnea level 1 are also covered. This ability to provide insurance to new students can also be a selling tool for your business.

The coverage limit is €15,000 per student for worldwide emergency treatment including €2500 for search and rescue, however the three plans allow varying numbers of students as follows **Pro Bronze**: 15 students, **Pro Silver**: 40 students, **Pro Gold**: 70 students. Note that the instructor must list the students on **MYDAN page** for them to be covered. In addition, professionals can purchase insurance for a cost of €8 per student, in the event their initial coverage expires.

DAN Europe's Pro insurance also includes three optional benefits that can be added to your plan. First, the payout in the event of death as a result of a diving accident can be extended to either €25,000 or €50,000, however that excludes technical diving. The normal payout is €6,000 for **Pro Bronze** and **Pro Silver** and €25,000 for **Pro Gold,** however under this plan, death as a result of a technical diving accident only pays €6,000.

In addition, professionals can elect to extend the duration of their coverage to non-diving emergencies abroad to the whole subscription year i.e., 365 days under the **Pro Silver** and **Pro Gold** plans. Otherwise the number of days covered are from Bronze to Gold respectively: 60 days, 90 days, 120 days, similar to the DAN Europe Sport plans. Finally, professionals can include nuclear family members (partner and or children) under their non-diving emergency (travel) coverage.



Let’s Go Clubbing

DAN Europe’s IDA subsidiary also offers two liability insurance plans for dive clubs, centres, stores, schools and associations: **Club Member** and **Club Member Plus**.

Club Member coverage provides for the dive centre and 10 instructors/guides, and diving accident insurance for 15 entry-level students, while **Club Member Plus** covers an unlimited number of instructors/guides and up to 40 entry-level students. Similar to DAN Europe’s Pro Plans, student names must be entered in **MYDAN** prior to coverage.

Note that neither plan provides individual diving accident and travel insurance to the professionals involved; coverage must be obtained individually. Both plans cover tank maintenance and filling by trained personnel, which is excluded in individual Pro plans. Third Party Liability, including legal defense totals €1,500,000 for the **Club Member** policy and an additional €25,000 for legal expenses related to dive services and not necessarily a liability claim, for example, a dispute with a client or service provider, or other legal work in conjunction with the club or centre.

Club Member Plus offers €4,000,000 for Third Party Liability including legal defense, and €35,000 for diving service related legal expenses. For a comparison of plans in your country see: **Club Member Comparisons**. Club members can also purchase student insurance for First level, Advanced, Specialty and

Freediving Stage. For a detailed description of options see **Student Insurance.**

DAN Europe's Club insurance also provides several important optional coverages. First, clubs and centres can add "Try Dive" insurance which covers medical expenses and hyperbaric treatments up to €15,000 for incidents involving a maximum depth allowed by the relevant teaching organisation but not to exceed 15m. The number of insured, Try Dive clients is unlimited, and they do not need to provide their names to DAN Europe.

Second, clubs can add DAN Europe's Premises Liability insurance, which protects your organisation for injuries suffered by individuals present on the club's premises, for up to a maximum of €50,000. For more information see **Club FAQs.**



DAN Europe Is Here for You

Unlike most general insurers, DAN Europe, which was created for divers, by divers, does a lot more than simply providing you with needed professional liability coverage. Similar to the extensive international DAN network of 180-plus diving doctors, diving professionals have access to the DAN Europe Legal Network, staffed by diving attorneys who speak your language, are there to support you in the event of a diving accident, and provide legal expertise every step of the way. You don't have to face the situation alone.

What's more, in contrast to some diving federations and general insurers, DAN Europe's Pro Liability plans provided by IDA, cover more challenging forms of diving instruction such as cave, technical, rebreather and advanced freediving. As British Global Underwater Explorers (GUE) cave and technical instructor, John Kendall, who is longtime DAN Pro member, put it, "It can be hard to get good coverage for tech and cave diving. Fortunately, DAN Europe actually understands what I am doing."

In addition, a portion of the monies that DAN Europe collects for accident and liability insurance goes to fund advancements in diving medical research, which serve as an important benchmark for the global scientific and diving communities. DAN Europe also develops and promotes safety campaigns which focus on increasing diving safety. These aspects are not true of other insurers, and are additional reasons why you should consider DAN Europe’s professional liability insurance.

Hopefully, you will now have a better understanding of DAN Europe’s plans for diving professionals, and dive clubs, centres, stores, schools and associations, so you can get the coverage that’s right for you, your clients, and your business.

Safe diving! Safe teaching!