Sport Bronze Plan

When one decides to buy a new insurance cover and has different plans to choose from, he often asks himself if it meets his requirements. Different plans always come with different insurance coverage and also different premiums. It is understandable that the more you pay for your insurance, the wider your insurance coverage will be. Very often people end up opting for the cheaper insurance coverage either due to a lack of knowledge or simply because they do not want to spend money… but is it always a wise idea to opt for the cheaper plan?

The Sport Bronze Plan surely offers excellent diving accident coverage to those divers who do dives on Air and/or Nitrox not deeper than 40 metres. This type of coverage is ideal for those who normally dive in their country and are either not covered, or partially covered, under the State's National Insurance for Medical Expenses following a diving accident.

Have you ever asked yourself why DAN suggests the Sport Silver Plan? The answer is very simple… DAN is dedicated to the health and safety of its members and it is in its interest that all its members are adequately insured. The Sport Silver Plan is definitely the best cost-value as it offers a vast range of coverage with high limits. Surely DAN tries to meet everyone's requirements, and therefore, for those members who wish to be insured with higher sums, there is the option to purchase, or upgrade to, the Sport Gold Plan.

For those of you who travel to various destinations, it would be wise to consider opting for the Sport Silver Plan as it also offers a wide coverage for non-diving emergency and travel assistance abroad.

So what is the difference between the Sport Bronze, the Sport Silver, and Sport Gold plan?

What happens if following a diving accident:

You require specialized hyperbaric medical consultancy, emergency medical evacuation or worldwide emergency medical treatment?
This is covered under all the plans. However, specialized medical treatment is only covered under the Silver or Gold Plan. In addition, the Silver and Gold plans also cover the total cost of rehabilitation and post traumatic stress treatment.

It is medically necessary to return to your country of residence?
All the three plans cover the Repatriation expenses including transportation by air ambulance if necessary. In addition to this, the Silver and Gold include a maximum coverage in the event of permanent disability or death.

You lose or damage your own/rescuers diving equipment, require extended hotel-stay or incur additional travel costs?
If you need to replace a lost or damaged item following a diving accident, need to stay a few more days at a hotel or you incur additional travel costs, the insurer will pay such expenses if you are insured under the Silver or Gold plan.

You are sued, or held legally responsible for the injury or death of a fellow diver?
Irrespective of which plan you choose, your insurance will pay the legal fees incurred to appoint a lawyer to defend you in the civil case up to the maximum limit depending on which plan you choose. The Sport Bronze plan will cover your Civil Liability up to €7,000 but if you upgrade your insurance to either the Silver or Gold Plan the maximum limits will be €25,000 and €100,000 respectively.

The Insurance Policies also provide cover for Non – Diving Emergency and Travel Assistance Abroad.

So what happens if whilst on a holiday abroad, you are sick or involved in an accident and require medical treatment? (see table)

Think about your current insurance plan... Does it still meet your requirements? Is it worth risking thousands of money for an uncovered mishap or is it more worth opting for a wider cover and all this for the cost of a pizza?

We always recommend that you choose your Insurance cover wisely. Remember that you do not buy insurance for the sake of saving money on premium, but to be covered properly if something goes wrong! DAN recommends you purchase at least a Sport Silver membership.

If you are insured under the Sport Bronze Plan, you will be covered for:	**Whereas, if you are insured under a Silver or Gold Plan, you will also be covered for:**
Medical evacuation	First medical assessment even if without hospitalization
Medical repatriation	Outpatient care treatment
And you will also benefit from:	Inpatient care treatment
Continued contact with medical personnel	Roundtrip travel ticket for one person to reach you in thecountry where you are hospitalized
Medical information worldwide	
Pre-trip information eg. Visas, vaccinations etc.	Your children to be escorted back to their home country
Transmission of urgent messages	Your vehicle to be transported back home or to the rental agency
Interpretation assistance	