Technical Diving and Insurance

A technical diver requires extensive experience and advanced training. He/she often uses Rebreathers or breathes different breathing gases other than air or nitrox. One can usually make a distinction between a Technical Diver and a Recreational Diver from their equipment. A Technical Diver looks quite posh wearing his stylish, top-of-the-line equipment: a Rebreather or a pair of twin cylinders on his back, one or more bailout cylinders strapped to his sides, a computer and a bottom timer on his wrist, and plenty of other accessories stuffed in his pockets or attached to his harness. The “no fun, just business” facial expression whilst walking towards the entrance point make him look like a model on a catwalk, with all the other divers staring at him with respect in their eyes. Meanwhile, a Recreational diver wears his scuba equipment with a big smile on his face. Ready to go for a pleasure dive with his friends to admire the underwater world, he’s hoping that on his way he’ll spot an octopus, who’ll give them a chance to play around.

Technical divers are usually very experienced but even though they have many dives under their belt, the liquid world will always remain an alien environment where human beings don’t belong. No matter how many safety procedures are adopted, technical diving will always carry a certain degree of risk where tech divers are susceptible to danger. That said, it is normal for tech divers to be concerned about their insurance coverage. Various insurance companies offer different types of insurance products, but DAN Europe isn’t your average insurance company! DAN Europe is an organization dedicated to the health and safety of its members, and together with its subsidiary company, International Diving Assurance Ltd., it offers insurance policies which are certainly designed to meet the needs of its techie members. Many other insurance companies offering diving covers might exclude technical diving, so always be careful to read the details before you buy.

Some typical queries that technical divers might have, include:

“Is technical diving covered by DAN’s Insurance Policies?”

Technical Diving is covered under all of DAN’s Insurance Policies, with the exception of the Sport Bronze Plan, which has a depth limit of 40 meters using only Air or Nitrox as the breathing gas. As technical divers, let’s be as wise in choosing the right insurance plan as we are in choosing the right equipment.

“Does the insurance policy limit me from diving at great depth?”

As a diver, you are free to plan the depth of your dive as your insurance policy does not impose any depth limit. However, if you intend to explore places in the abyss where few have ventured before, DAN requests that if you intend to exceed 130 meters, you inform DAN experts before the dive. This is done in order to assess the relevant dive criteria, and to ensure that all is done within the proper safety parameters. Any depth-related injuries incurred during a dive beyond 130m which is not approved by DAN would not be covered.

“Will I be covered if I plan a dive using a partial pressure of oxygen of 1.6ATA?”

Yes, you will be covered since the gas partial pressure of 1.6ATA Oxygen and 5.6ATA Nitrogen are confirmed to be safe. Notwithstanding, it is medically recommended to use a gas partial pressure of 1.4ATA Oxygen and 3.95ATA Nitrogen in the breathing mixture.

“Will I be covered if I use 100% oxygen during my dive?”

A golden rule when planning a technical dive is to ensure that you keep breathing at great depths. This requires several litres of gas that can actually be compressed in a single cylinder.

“I am a commercial diver. Am I covered under my insurance policy?”

No, commercial diving is outside the scope of the definition of technical diving, and the insurance specifically excludes any losses arising out of or in connection to:

- Naval, Military or Air Force services or operations;
- Professional Coral fishing or record breaking attempts of any type;
- Commercial, industrial or any other business purposes;
- Any kinds of diving outside the definition of technical diving.

If you are engaged in this type of diving activity, you can, however, notify the insurance provider and an insurance cover with special terms and conditions may be provided.

If you are unsure of which insurance plan to choose, or you think you may be in breach of one or more Insurance Conditions, we encourage you to contact DAN offices before you perform your dive, to clarify any queries you may have. Rest assured that the DAN’s team will do its utmost to help you in your diving and insurance matters.

On behalf of DAN Europe, I wish you and your buddies plenty of safe diving, and always remember to plan your dive and dive the plan!