

# Why Should I Always Call DAN in Case of Emergency?

Many associate DAN Europe with insurance. But while it is true that all the DAN Europe members are provided with insurance coverage, it is actually incorrect to identify DAN Europe only as insurance. DAN Europe is a not for profit medical and research organization that works endlessly for the health and safety of the whole diving community. By becoming a DAN Europe member, a diver has the peace of mind that if something goes wrong during a dive, DAN Europe is there 24/7 to assist him.

Through the years, divers started travelling more and more to explore dive sites located all over the world; at times visiting the most remote places on earth. We all know that medical treatment can be extremely expensive, whether in the country of residence or abroad, so DAN Europe members are also provided with insurance through a subsidiary company, IDA (International Diving Assurance Ltd). These insurance policies cover both diving and non-diving medical emergencies.

Unfortunately, many people think that nothing is going to happen to them in any case. However, we should keep in mind that, although it is a generally safe activity, scuba diving carries some risks, even if practiced in the respect of procedures. So it is always better to be safe than sorry!

Being a DAN Europe member is beneficial to all scuba divers because if something goes wrong, they have the peace of mind that wherever they are DAN is there to assist them.

From experience we know that the moment a situation takes a wrong turn, panic is generally the first reaction, especially if in a foreign country. Therefore, it is very important that the moment you are in difficulty and need help, you always contact DAN Europe's Alarm Centre for assistance.

Contacting DAN Europe immediately is imperative for various reasons. Think about the following... What if you are in a country where there is no hospital or hyperbaric chamber in the area? What if you are at a hospital and due to language barriers you cannot communicate with the doctors? What if you are at a hospital and given the wrong treatment? What if you are asked to sustain the cost of medical or hyperbaric treatment and asked to pay upfront?

Contacting DAN Europe immediately means that you will be guided about which hospital to go to receive the best treatment. If you are in a country where it is difficult to communicate, the DAN Europe's multilingual team of the emergency centre, claims handlers and specialists in diving medicine will facilitate this by communicating on your behalf, to ensure that correct diagnosis is made and correct treatment is given. This is particularly true in case of a diving emergency. Be assured that getting in touch with DAN first will make it possible to access the most appropriate medical facility or hyperbaric chamber, and that the best dive medicine specialist -not just any doctor - will be there to assist you in your own language.

If you are asked to pay prior to receiving treatment, the insurance company will provide a *Guarantee of Payment* to the service providers, which means that the insurance company will pay for the first emergency costs directly to the service providers.

It is wrong assuming that an insurance coverage will cover just *everything*. All insurance policies come with Terms and Conditions and, if in breach of any condition, the insurance company may decide to make a partial payment or not to pay at all.

It is important to note that if in the event of an emergency the insured person decides not to contact DAN Europe's Emergency Operating Centre prior to:

- being admitted in a medical facility
- any medical evacuation or repatriation arrangements being made
- any hospital transfer being arranged or return home costs incurred
- burial or cremation or transportation of the insured's body

may run the risk of the insurance company deciding not to cover the costs.

However, since International Diving Assurance Ltd. is possibly *the only* insurance company managed by divers and thus specialized in scuba diving, the company understands that at times it is not always possible to contact DAN Europe immediately. When this is the case, it is important to contact the insurers through the Emergency Operating Centre as soon as reasonably practicable.

If, as a DAN Europe member, you are entitled to get DAN's support in case of an emergency, why not make use of it when in need?!

Always dive safely and never exceed your limits. And should anything go wrong, always keep in mind that DAN will always be there to assist you.