

Newsletter

BRINGING THE DIVES TO YOU!

What about Insurance

You are going on a holiday, you book your travel with an agency and they ask.. "what about insurance?"

Many people find it normal to have a car insurance or a valuable insurance even a life insurance. But many times we forget Diving Insurance some travelers even believe that their travel insurance covers them while diving, mostly this is not the case. Many travel insurances do not cover any adventures or high risk activities like mountain climbing, ultra light flying or scuba diving.

It is important to read the small print of the policy to find out if your favorite activity you want to do on your holidays is covered.

We divers do most likely not only dive on or holidays but also as a weekend activity or, living and working in the Maldives, more frequent and the whole year through.

In our previous news letter we had an article about decompression treatment. Now if by pure bad luck you need this treatment and your insurance does not cover this. It might set you back a lot of money.

A standard treatment can cost quickly about us\$ 600 per hour or more and on top of this the specialist consultation and medication as well.

A standard treatment can take up to 5 or 6 hours and the treatment does not stop just jet in many cases a repeat or follow up treatment was necessary. Now imagine that you are diving on a remote island in the Maldives and you get decompression symptoms and the dive guide advises you to get to the decompression chamber. You have to be flown to Bandos clinic for treatment. The cost of the medivac, as it is called, will also be charged to you. This can go up in to the thousand of dollars.

To cover all this cost it is better to have a good diving accident insurance, and I advice all divers to have a DAN insurance membership.

DAN stands for Divers Alert Network and it is an American organization that gives you a world wide coverage. They have regional offices for to cater for the particular needs of some regions.

Maldives falls under DAN Europe and anybody having an European or Maldivian address can apply for membership with DAN Europe. I advice this very strongly, because the Chamber in Bandos falls under DAN Europe or in this matter any DAN insurance scheme.

The membership is not expensive for the service and peace of mind you get.

For non European citizens you have to apply in your region to DAN. In case of any diving incident and you need treatment, you will also be covered for repatriation to your home country. If needed.

So many reasons to have a DAN membership.

If you have questions about this you can always contact me in the dive school. We have application forms for DAN Europe and you can even apply online and do it all on the internet.

Here some usefull websites: www.daneurope.org, for European or Maldivian Residents, www.diversalertnetwork.org, for United states and Canada.

Www.danseap.org for Aus-

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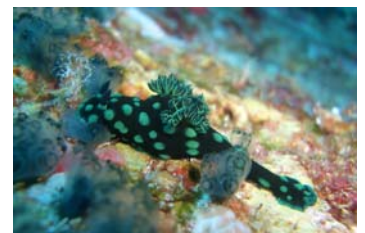


Photo: Sabine Felber.