



An Insight into the Divers Alert Network Asia-Pacific (DAN AP)

What You Might Not Know About DAN Asia-Pacific

- DAN is a not-for-profit organisation. DAN is not owned by any individual and there are no shareholders other than DAN Members.
- DAN provides **evacuation and insurance services** for divers (*see below for more information*).
- DAN funds **24-hour diving emergency hotlines** in the Asia-Pacific region.
- DAN provides **oxygen provision** and **first aid training**. DAN AP is the *premier provider* of Oxygen and First Aid training courses for divers in the Asia-Pacific region. *For more information email training@danasiapacific.org.*
- DAN provides oxygen **equipment** that covers all emergency needs ranging from short duration units to extended oxygen provision systems, as well as a range of first aid emergency kits, resuscitation manikins and masks, and numerous dive safety books. *For more information email training@danasiapacific.org.*
- DAN works to improve dive safety by **collecting and analysing dive data** and **undertaking research** into dive accident prevention and management.
- DAN provides support to hyperbaric chambers throughout the Asia-Pacific region.
- DAN undertakes **dive profile research**. As part of Project Dive Exploration diving data is continually collected in order to assess any issues arising and to improve the overall safety of diving.
- **DAN publishes significant books and reports** such as the *Report on Australian Diving Deaths*. The knowledge gained from these publications is invaluable in working to improve dive safety.
- The DAN AP **website** features online medical advice and an archive of informative and useful articles from *Alert Diver*.
- **DAN is a member-based organisation** that relies on the support of members in order to carry out the above activities.

Why Should Divers Have DAN Membership & Dive Injury (Treatment) Insurance?

The simple reason is so they are prepared for the unexpected, namely dive accidents and illnesses. So they have a reputable organisation to call that will be able to co-ordinate a rescue effort and get them to the most appropriate treatment for their injury or illness. And then there is the issue of cost. DAN protection ensures the diver will not be lumbered with the burden of a potentially hefty invoice in the event of an accident or illness.

DAN **Membership** provides divers with 24-hour TravelAssist benefits, for which the primary benefit is *Worldwide Emergency Evacuation* coverage for diving and non-diving accidents/illnesses. This valuable service can evacuate the DAN Member from most places in the world to the nearest appropriate medical facility. Membership is annual and can be purchased as an Individual or Family Membership. This coverage is particularly important when you consider that an Emergency Evacuation, depending on a divers location, can cost as much as US\$100,000!

In addition, members receive a Membership Card; an annual subscription to *Alert Diver*, the region's only dedicated dive health and safety magazine; access to Member-Only programs; discounts on DAN AP products; and more.

DAN AP also offers members a choice of three **Dive Injury (Treatment) Insurance Plans** that they can elect to add on to their Membership (Evacuation Coverage) at the time of joining. *See below for details.*

What the Diver Needs to Know about TravelAssist's Emergency Evacuation Coverage?

- The diver must be travelling more than 80km from their residential address in order to be provided with emergency medical evacuation.
- DAN TravelAssist **MUST** arrange all evacuations if they are to be paid for by DAN TravelAssist. The determination of the need for an emergency evacuation or medical repatriation will be made by DAN TravelAssist in consultation with a local attending physician and payment will be made direct to the evacuation provider by DAN TravelAssist. The divers membership card contains the hotline numbers and the DAN TravelAssist number. These numbers are also available on the DAN AP website (www.danasiapacific.org) under the link *Emergency Procedures*.

What Are the Other Benefits of DAN's TravelAssist?

In addition to evacuation coverage, DAN's TravelAssist includes a variety of other benefits, such as: return of a travel companion and/or dependent children; the visit of a family member or friend; emergency cash advance; legal assistance; and more.

Dive Injury (Treatment) Insurance

As mentioned earlier, at the time of becoming a DAN AP Member, the diver can choose to add on one of three levels of Dive Injury (Treatment) Insurance. These plans will cover the diver for treatment and other associated costs of a diving accident/illness. Each of the plans is outlined over the page:

The DAN Standard Plan

- Offers coverage for decompression illness (DCI), which includes both arterial gas embolism (AGE) and decompression sickness (DCS) sustained on a covered dive or a Repetitive Dive Series.
- Depth Coverage: Divers are covered **to a maximum depth of 40 metres**.
- Provides up to US\$45,000 (up to AUD\$50,000 for Australian residents) coverage for hyperbaric fees, physicians and medical supplies used in the treatment of DCI.

The DAN Master Plan

- Provides up to US\$125,000 (up to AUD\$150,000 for Australian residents) coverage for decompression illness and all covered in-water injuries sustained on a covered dive or a Repetitive Dive Series.
- Depth Coverage: Divers are covered **to a maximum depth of 50 metres**.
- Provides up to US\$10,000 (AUD\$10,000 for Australian residents) in accidental death and dismemberment benefits resulting from a covered Diving Accident.
- Provides up to US\$15,000 (AUD\$10,000 for Australian residents) in permanent total disability benefits arising from a covered Diving Accident.

The DAN Preferred Plan

- Provides up to US\$250,000 (AUD\$300,000 for Australian residents) coverage for decompression illness and all covered in-water injuries sustained on a covered dive or a Repetitive Dive Series.
- Provides up to US\$10,000 (AUD\$10,000 for Australian residents) in accidental death and dismemberment benefits resulting from a covered Diving Accident.
- Provides up to US\$15,000 (AUD\$10,000 for Australian residents) in permanent total disability benefits from a covered Diving Accident.
- Depth Coverage: Coverage is provided **on a dive to any depth** (there is a 100m limit for Australian residents), provided that the Insured held appropriate certification for the dive, and was using appropriate breathing gas mixes and equipment during the dive or Repetitive Dive Series.

All this is in addition to the divers automatic US\$100,000 DAN TravelAssist benefits - including worldwide air evacuation!

You will notice a few differences in coverage values and depth limits for Nationals/residents of Australia versus Nationals/residents of the rest of the Asia-Pacific. This is because there is a different underwriter for Australia to the rest of the Asia-Pacific as Australian insurance regulations differ to those of the rest of the Asia-Pacific region.

Do Divers Need to Take out DAN Membership & Dive Injury Insurance?

Divers can take out DAN Membership without a level of Treatment Insurance, however, they cannot take out Treatment Insurance without DAN Membership. So DAN Membership is compulsory and Dive Injury (Treatment) Insurance is optional.

Can All Divers Become DAN Asia-Pacific Members?

The simple answer is "No". DAN Asia-Pacific can only sign-up divers who are residents/Nationals of the Asia-Pacific region. Residents/Nationals of other regions need to sign-up for DAN coverage via their local office:

- DAN America (www.diversalertnetwork.org)
- DAN Europe (www.daneurope.org)
- DAN Southern Africa (www.dansa.org)
- DAN Japan (www.danjapan.gr.jp)

As a worldwide organisation DAN has been divided into Regions in order to provide divers with the best care and protection.

Does DAN Offer “Umbrella” Coverage?

DAN Asia-Pacific does not offer umbrella coverage. DAN Membership & optional Dive Injury Treatment Insurance have been created to meet the individual needs of divers. As such each diver, staff and pleasure divers alike, need to apply for DAN coverage individually, unless of course they are applying as a Family (*refer to the Family Membership definition on the DAN AP website*).

What Does it Cost to Treat a Diver in the Asia-Pacific Region?

The costs associated with treating a sick or injured diver vary greatly based on several variables, such as the location of the incident, proximity to the nearest appropriate chamber, proximity to a suitable medical treatment facility for the injury/illness, whether evacuation is required. If an aircraft needs to fly in from another location with a medical team on board then naturally the associated costs will be significantly higher than if the diver needs to be driven to a local chamber. In addition to this is the cost of treatment that is required in a chamber and/or hospital for the accident/illness. This can vary from \$1,000 - \$20,000 or more depending on where this treatment is and how much treatment is required. Suffice to say that the costs involved in evacuating and/or treating a diver can be significant. The reality is that it can cost as much as US\$100,000 for the evacuation alone! This is why it is so important that your divers have DAN protection. And the fact that DAN are the experts in diver accident management means the diver will receive the most effective response in co-ordinating their treatment/evacuation.

In 2007 DAN was involved in the evacuation of a paralysed diver from the Solomon Islands to Australia. The evacuation cost was around AUD\$90,000 (as an aircraft had to be sourced from far away). In addition, the treatment costs were in excess of US\$30,000, plus on-going expenses.

DAN Membership & Dive Injury (Treatment) Insurance are about being prepared. DAN offers members peace-of-mind, which comes from knowing they have the experts in diver accident management to call in the event of a diving accident or illness.

If you have any questions about any aspect of DAN Membership and Treatment Insurance please email marketing@danasiapacific.org.