

WHY BUDDY-PAIRS SHOULD GO SOLO!

BRITAIN'S BEST-SELLING DIVING MAGAZINE

DIVER

JUNE 2014
divernet.co

WOW! MOMENTS

Dives when words aren't enough

WRECKS OF 1915

Dark origins of some
classic dive-sites

INSURANCE: SO YOU
THINK YOU'LL BE OK?

RED SEA BUBBLE-FREE

Realities of a rebreather holiday

DIVE IT EAT IT

The strange world of
South Korean diving



VIRGIN SEYCHELLES



MOTORMOUTH!



MAGIC OF MINE-DIVING

£4.40



RISKY BUSINESS



Two-thirds of readers take out specialist diving insurance when they travel, but if it costs more, why

do they all feel it is necessary?

JO CAIRD goes deeper into cover



HAVE YOU EVER HAD THAT THING? What's it called? You know, the thing you get from diving?" asked the sales advisor.

"Decompression illness?" I suggested. "Yes, that's it! Have you ever had that?"

It was at this point in the conversation with my existing travel insurer that I realised that it would be wise to shell out for specialist dive insurance coverage for my upcoming trip.

I had suspected that high street travel insurance wouldn't offer adequate cover for a week on a liveboard in the Middle East. But I had to make several phone calls before I could ascertain for sure that this was the case.

Ultimately I discovered that despite the presence of a dedicated page on the company's website, diving is covered by my travel insurer only in certain circumstances, none of which applied to the trip on which I was about to embark.

Had I not checked and just assumed that I was covered, and then got into difficulties, the company would almost certainly have rejected my claim. And at the point where you're far from home, in ill-health or frustrated by delays or lost equipment, the last thing you need is to find out that you're on your own.

Last month's *Big Question* in Diver indicated that two-thirds of readers take out specialist diving as opposed to general travel insurance.

And a glance at that month's particularly grim *News* pages indicates why taking suitable precautions is a sensible step. Included was the verdict of an inquest into a fatality in the Maldives that seemed to sum up everything that shouldn't happen when a bend occurs in a remote part of the world.

But with dozens of insurers out there offering myriad different policies, how do you go about finding the one that's right for you? And are there situations in which you're best not shelling out at all?

FIRST, A BIT OF HISTORY. It's not all that long since dive insurance has been available at all, explains Nick Caldwell, managing director of Westfield Sub Aqua & Marine Insurance Services Ltd. "Insurance companies used to



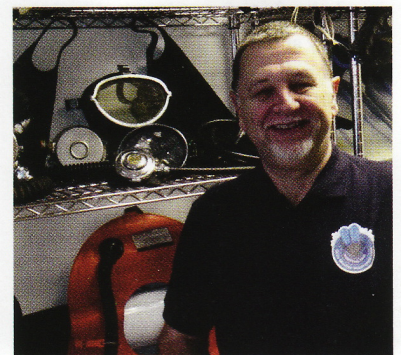
look very badly on the world of scuba-diving – that it was a hazardous sport – and they didn't include it in their travel policies," he says. "So there was very much a need for a niche market like us guys."

Westfield began offering insurance for sport divers in 1972, under the management of Nick's father, William.

But progress was slow and there was still plenty of confusion around scuba and its associated risks well into the 1980s, remembers Bob Archell, MD of Dive Master Insurance.

"By 1983 I had my own marine-claims investigation company specialising in investigations above and below the water for insurers," he says. "But by 1986 when I tried to buy diving insurance it was clear that the insurance markets had little understanding of divers and their risks, which went largely uninsured.

"A leading marine underwriter of the time seriously thought all divers were called 'frogmen', always breathed pure oxygen and went around harpooning whales!" Archell founded Dive Master in 1987.



Above: Bob Archell of Dive Master....

Left: ... and Nick Caldwell of Westfield. Their two companies along with DAN Europe are effectively the "big three" of UK specialist dive insurance.

Just a few years earlier, a different model was created with the setting up of the not-for-profit International Diving Assistance in 1983.

Now known as Diver Alert Network (DAN), the organisation has offered its members insurance cover alongside its 24-hour emergency assistance service since the beginning. DAN Europe now has nearly 100,000 members.

Mainstream travel insurers joined the party only relatively recently, says Nick Caldwell. "The average holiday-maker is able to do a quick try-dive or have a go at it in the swimming pool and you're therefore tending to find that the standard travel insurers are finding it very difficult to carry on excluding [diving] entirely," he explains.

"It's become such a normality of a holiday pursuit, like jumping on a banana-boat and riding round the bay. They don't particularly like it but they maybe have to try to cater for it."

The result of these changes is that most high-street insurance providers now offer some form of dive cover, many of them as part of standard travel insurance policies.

The same is often true for the policies that come with some bank accounts and credit cards. As with any form of insurance, however, what is actually covered varies hugely from company to company and policy to policy.

Some policies limit depth or the total number of dives undertaken on a trip. Some require divers to be accompanied by an instructor or guide; others won't cover you for wreck-, cave- or ice-diving.

The presence of sharks can be a no-no, you can't count on nitrox diving being included, and it's unlikely that you'll find a standard travel-insurance policy covering sea rescue.

THAT SAID, MANY providers do offer "adventure sports" add-ons that remove some of the exclusions. Thomas Cook, for example, offers diving to 20m on its standard policies, but customers can cover themselves to a depth of 50m by paying an additional premium.

The important thing, says Jonathan Roberts, the company's press officer, is not to assume that you're covered: "Our sports travel-insurance policies cover a wide range of sports and activities. However, it's absolutely vital that you refer to the activities list in the policy wording to ensure that you purchase the correct level of travel insurance to cover the activity you're undertaking."

Specialist dive insurers have exclusions on their policies too, but a crucial difference between the two options is that specialist cover is designed for diving trips, while high-



EVEN A RELATIVELY MINOR INCIDENT CAN HAVE SIGNIFICANT COST IMPLICATIONS

street cover is designed for holiday-makers "doing some diving".

As Katy Hurren, media relations manager at Aviva, explains: "Aviva's travel-insurance cover covers scuba-diving only where it's a recreational activity during a holiday – it does not provide cover where diving is the main purpose of a trip."

It's because of all these exclusions that mainstream firms can afford to offer such low premiums compared to specialist dive insurers. Annual multi-trip worldwide travel insurance with Aviva, for example, would cost me £78.51, while Westfield's equivalent comes to £140 (both figures were the result of quick online quotes).

Which one best suits my needs depends on the sort of trips I'm

Above and right: Diver rescue scenarios – when something goes wrong, it's all about how quickly the correct treatment can be administered, and with specialist insurance cover the process should kick in automatically.

Below: DAN Europe staff at the Dive Show.

planning. If I'm thinking of doing a few fairly shallow guided dives while on holiday over the next year, I probably don't need to spend the extra cash on specialist insurance. But if I'm planning on doing anything more complicated, it makes sense to pay a bit more to ensure that I'll be properly covered.

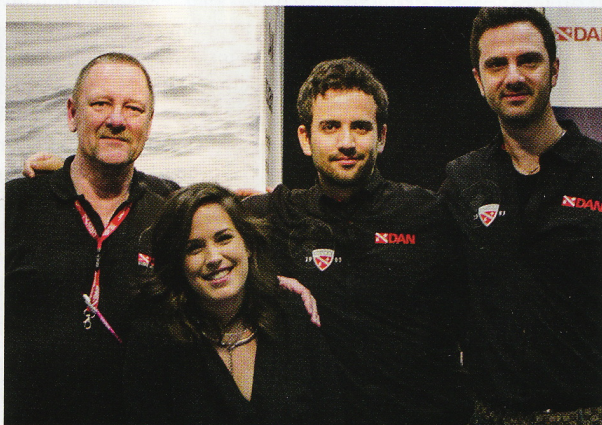
What's quite clear, given the cost of medical treatment overseas, is that it would be foolish to eschew travel insurance altogether. Even a relatively minor incident can have significant cost implications, as James Grimshaw found on a trip to Mexico when his buddy blacked out at around 15m depth.

"I surfaced him," recalls James. "He'd stopped breathing, so I gave him rescue breaths and he came round enough to get him on the boat.

"They managed to contact the emergency services and once ashore we got him on O₂, and off to hospital. We'd missed the stops from 25m but we'd been down only about 15 minutes and I had managed to slow the ascent."

James's buddy was given an X-ray and found to have some water on his lung, and both men were kept on oxygen for the next few hours. With neither showing any sign of decompression illness, they were released.

The bill came to £960. James didn't contact his insurer, a dive specialist, until his return, but the company settled





up “within a week”.

Medical treatment within Europe is a little more complicated. The European Health Insurance Card (EHIC, free online at ehic.org.uk) gives you access to state-provided healthcare, but it doesn't cover any private treatment, sea rescue or the costs of repatriation. So it's a useful tool in certain situations, but the EHIC shouldn't be regarded as an alternative to travel insurance.

WHETHER YOU'RE TRAVELLING in Europe or further afield, there are a few things that both mainstream travel and specialist dive insurance have in common. Both will cover your claim only when diving within the limits of your certification, and both will exclude claims caused by alcohol or drug abuse.

The latter is true for all travel-insurance claims, in fact, not just those

DAN Europe:
www.daneurope.org

Dive Master Insurance:
www.divemasterinsurance.com

Westfield Sub Aqua & Marine Insurance:
www.divinginsuranceuk.com



associated with diving. Injure yourself during a night on the tiles while on holiday and you might find your insurer unhappy about footing the bill.

Where mainstream travel insurers and specialist dive travel insurers differ most markedly is, unsurprisingly, in their understanding of the world of diving and their experience dealing with claims relating to this world.

Some specialist dive insurers offer perks unheard of in mainstream travel policies, paying to cover the cost of gear hire in the event that the arrival of your own equipment is delayed by the airline, for example.

And while standard travel insurers will generally cover the costs of cancelling a trip only if you are declared “unfit to travel”, specialist dive firms will pay out if a doctor certifies you “unfit to dive”.

Arguably most important is what happens if a medical emergency occurs. With standard travel insurance, says Christian Pellegrini, head of marketing and communications at DAN Europe, “if you call in an emergency, it's not a given that you're going to speak to someone who knows about diving.

“With DAN its medical officers are the ones signing guarantees of payment [for treatment required].

“A medical doctor doesn't have the mentality of an insurer – he says ‘you need that, I don't care how much it's going to cost’. The non-specialist insurer is going to think ‘that's going to be costly, let's try to do it differently.’”

You have to consider the medium- to long-term too, argues Dive Master's Bob Archell. Standard travel-insurance policies will typically cover the costs of medical treatment while you're abroad and pay to get you home, but once you're back in the UK, their job is done.

All respect to the NHS, says Bob, but when it comes to dive injuries requiring extended treatment regimes, private healthcare paid for by an insurer can make all the difference.

While medical costs are the most

important factor to consider when buying travel insurance for diving, getting the right protection for expensive (and often much-loved) equipment is worth thinking about too.

Sports equipment, including dive gear, often isn't included in “baggage” cover. So you may not be covered if your airline loses your gear or if it's stolen on the way to your destination.

And even in situations in which equipment is covered, it's still easy to get caught out by exclusions around “unattended” items. If an item is out of your sight and not locked away, it's “unattended” according to insurers – and in this situation a claim for theft might be refused.

BE AWARE TOO THAT most insurers – whether providing mainstream travel or specialist dive travel policies – won't pay out for loss or damage to equipment while it's in use (DAN Europe is a notable exception).

Check your policy before you travel; separate dive-equipment insurance specifically covering items while in use is available with a number of companies, with premiums calculated based on the value of the items insured.

Remember, however, that to make a claim for lost or damaged equipment you'll most likely need to provide your insurer with proof of ownership and evidence in the form of police reports or witness statements.

My unscientific survey of dive forum users over a couple of weeks suggests that for most divers, the cost and associated faff of equipment cover make this the least appealing of dive-insurance options. When we lose or break a bit of kit, we simply heave a sigh and shell out for a replacement ourselves.

In a perfect world, there would be no need for insurance – travel, dive, or otherwise. Unfortunately our world is not perfect, and occasionally bad things do happen. And when they do, it's good to know that you're protected. ▶