

# Questions about the insurance cover

## How long is my insurance cover valid abroad?

The dive card travel insurance is valid for the first 56 days of every trip to a foreign country (= 8 weeks). If you return to your home country, you will again be covered for 56 days for your next trip.

## Are uninsurable people excluded?

No, not at all. The fact that every person can be insured means that even disabled divers with higher care levels can use the dive card services. By doing so, we would like to encourage disabled divers and comply with the General Equality Law.

## How high are the insured sums for pressure chamber therapy in the event of a diving accident?

The pressure chamber costs are covered for an unlimited amount worldwide (i.e. even within your home country).

## I've heard the dive card also covers medically REASONABLE treatments. What does that mean exactly?

It is a fact that insurance policies normally only cover "necessary" treatments. If, for example, you break a bone, it may need to be put in plaster. However, it is often much more sensible or reasonable to treat the injury with an operation. After consultation with aqua med, the latter is also covered.

With regards to the hotel costs: the pressure chamber therapy abroad is usually ambulatory, i.e. you continue to stay in a hotel during pressure chamber treatment, which is normally not paid for. We, however, do cover these costs after a diving accident.

Psychiatric emergency therapy can become important if, for example, you develop side effects due to malaria medication as it can trigger psychoses. This kind of treatment is normally not included in the insurance conditions, but with us, you'll also be on the safe side in this situation.

## Do I require a valid diving fitness examination for the dive card?

No, this is not a condition for benefits to be paid out under our dive card. However, we naturally recommend every diver to regularly undergo a diving fitness examination for their own safety. Our recommendation: At the latest every 2 years, resp. for persons over 40 years of age or younger than 18 years > every year.



## Must I purchase the additional insurance for the hyperbaric chamber that is offered locally in some countries?

In Egypt for example, additional insurance policies covering hyperbaric chamber costs are offered locally, or else donations are sought towards the operation of local hyperbaric chambers.

These requests are sometimes so inartfully worded that they give the impression you are not insured locally unless you purchase an additional insurance or make a donation. This is of course factually wrong. The diving accident insurance provided under the dive card is valid worldwide, irrespective of local conditions. A diving base can demand its guests to be insured against hyperbaric chamber costs (and this is of course reasonable). It becomes somewhat suspect however when the diving base dictates which insurance this should be.

Even a donation to support the local hyperbaric chambers is of course voluntary and is not a precondition for receiving insurance benefits under the dive card. (We are unfortunately unable to reimburse such a donation.)

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On the Balearic Islands (Majorca, Menorca, Ibiza), there is in fact a compulsory hyperbaric chamber fee ("Licencia de Buceo"), which every diver has to pay. This goes to fund the 24-hour availability of the pressure chamber. If you present a valid aqua med dive card, however, you can receive a discount on the annual fee for the Licencia de Buceo. (<http://www.pdia-divingcenter.de/de/druckkammer-notruf>)

## The local hyperbaric chamber says they do not recognise the dive card...

Most hyperbaric chambers in the well-known diving areas are familiar with aqua med, so once you show them your valid dive card, there should be no problems in terms of billing.

If any doubts arise after all, please let us know right away. We will contact the hyperbaric chamber and send them a statement confirming the existence of a direct billing facility. The hyperbaric chamber can then directly bill us for its services. If a hyperbaric chamber insists on immediate payment, we are able to process this through our company credit card. In addition to this, we have partner companies in some countries who then deal with the processing of the payment on our behalf.



## Are my diving students covered through me as a diving instructor with a dive card professional?

Yes, they are covered by the free diving accident protection Student Protect, which is valid for students taking a beginners' course, no matter what diving association you are a member of. The costs for an emergency transport as well as for hyperbaric chamber treatments are covered. You can register your students online at [www.aqua-med.eu/student-protect](http://www.aqua-med.eu/student-protect) – before the beginning of the course.

## What does the liability insurance cover?

The diving instructors' liability insurance available under the dive card professional covers you (as the diving instructor)

against any claims for damages. For the insurance to operate, the damage must have been caused by you. If you e.g. injure a student during training, the latter may seek damages from you and bring action against you. By implication, this means that if the student injures themselves and you cannot be blamed for this, this will not be covered under your dive card professional. In this case, the student would need their own insurance.

## Which services are included in the personal liability insurance? How does the processing work?

All dive cards include a personal liability insurance for divers. This service includes protection against liability claims (e.g. compensation claims) whilst diving as well as during the preparation for the dive and the post-dive period. This personal liability insurance is an obligation in some countries (e.g. in Spain). So as the owner of a dive card, you comply with this legal requirement.

To examine your entitlement to benefit, please contact us immediately and send us a detailed description of the incident. Afterwards, we will pass the case on to our insurance partner for the handling.