

Insured**SANCHEZ CASTEJON FRANCISCO JOSE****DAN ID****242824****Residence**CALLEJON DEL LUCERO 6
04116 LAS HORTICHUELAS BAJAS - NÍJAR AL
SPAIN**Postal Address**CALLEJON DEL LUCERO 6
04116 LAS HORTICHUELAS BAJAS - NÍJAR AL
SPAIN**Policy No.****IDA0000000000180311****Policy Wording****20200831-Pro****Period of Insurance**

From 00:00 hrs CET on 01 November 2021

To 23:59 CET on 31 October 2022

Cost**EUR**

Net Premium 109,00

Insurance Premium Tax 8,89

Policy Fee 0,00

DAN Membership Services 10,00

Emergency medical servicing Pro Bronze 15,50

DAN Membership Benefits 15,00

Total 158,39

DAN Membership Services: Scientific research funding, prevention campaigns, RCAPP, quality and safety checks in diving centres.

DAN Membership Benefits: Non-urgent medical consultations information on security, online publications and videos, e-learning, special discounts.

SecurityIDA Insurance Limited
DAN Building, Level 1 Sir Ugo Mifsud Street
Ta' Xbiex XBX 1431 - Malta**Intermediary**VING Insurance Brokers Ltd
DAN Building, Level 2-3 Sir Ugo Mifsud Street
Ta' Xbiex XBX 1431 - Malta**Policy Type**

- Accident
- Legal Expenses
- Third Party Liability

Excesses Applicable

- Accident : Nil
- Legal Expenses : Nil
- Third Party Liability

EUR 500,00 in case of loss or damage to any diving equipment not owned by You and not lost or damaged during a diving accident covered by this policy

Diving Activities Allowed / Insured

All diving incl. technical diving

Extensions of cover

1. Insurance for non-diving emergencies abroad (60 days)

Signed this

31 October 2021



For and on behalf of

IDA Insurance Limited

DAN Europe EmergenciesNational Emergency Tel
900-100-265International Emergency Tel
+3906-4211 5685Emergency e-mail
emergency@daneurope.org



WHAT IS COVERED

Cover Limits in Euros €

Specialized Hyperbaric Medical consultancy

Incl. non-urgent cases on a 24/7 basis

Included

Medical evacuation in case of diving accident/injury

To the nearest appropriate facility (including suspect DCI cases)

Total Cost for any diving
emergency requiring medical
evacuation**Worldwide Emergency Medical Treatment (incl. home country)**

Emergency treatment of DCI and Diving related Injuries, including Hyperbaric Therapy and Hospitalization (including First Diving Emergency Medical Assessment and Hyperbaric Pressure Test in case of Suspect DCI)

TOTAL COST with DIRECT
PAYMENT**Repatriation**

Of the convalescing diver back to home country / country of accident

TOTAL COST

Worldwide Specialized Medical Treatment (incl. home country)

Necessary after a diving accident (early post acute care, incl. rehabilitation and post-traumatic stress treatment) - up to 30 days from date of incident

15,000.00

Daily allowance for hospital stay during therapy.

Following an indemnifiable accident, up to 30 days.

Allowance for outpatient care applicable during Hyperbaric Treatment only.

Not included

Search & Rescue Expenses

Following diving activity only, incl. cave diving

5,000.00

Death Benefit

In case of diving related accident

6,000.00

Permanent Disability

In case of diving related accident

In accordance with the disabilities table of the Insurance Policy

50,000.00

Prosthesis

Necessary after an insured accident

1,000.00

Repatriation of the deceased

In case of diving related accident

TOTAL COST

Loss or damage of own or rescuers' diving equipment

Only following an indemnifiable own or 3rd party diving accident

1,000.00

Extra Hotel & Travel CostsIn case of disruption of travel plans following an indemnifiable diving accident
- Injured Member only

2,500.00

Legal Protection Abroad

- Emergency legal costs

2,500.00

- Emergency interpreter costs

500,00

Legal Expenses

In relation to diving accident

10,000.00

Civil Liability incl. legal defence

Legal Defence unlimited up to the Policy Limit

4,000,000.00



PLAN | Professional Bronze

NON-DIVING RELATED MEDICAL EMERGENCY AND TRAVEL ASSISTANCE ABROAD



WHAT IS COVERED

Cover Limits in Euros €

Medical Evacuation (emergency medical transportation)

To the nearest appropriate facility

Total Cost in case of life / limb threatening situations

Medical & Hospitalization Costs for unexpected non-diving illness &/or injury abroad

Maximum number of traveling days insured:

Per Trip and Year

60 days

First Medical Assessment Costs in case of medical emergency even w/out hospitalization

TOTAL COST with DIRECT PAYMENT

Medical Expenses for outpatient care outside country of residence

Only by reimbursement to the insured

Not included

Medical Repatriation

TOTAL COST

Repatriation of Deceased

TOTAL COST

Medical Expenses for inpatient care outside country of residence irrespective of number of days in care

10,000.00

Travel Assistance

Roundtrip travel ticket for one family member to reach member in case of hospitalization exceeding 5 days

1,500.00

Escorted return of minors

1,500.00

Additional return expenses for you and/or your travelling companion

1,000.00

Personal Assistance

Interpretation assistance

Included

IMPORTANT NOTICE:

Coverage for unexpected illness, which are not caused by or connected to diving activity, starts after 5 full days from the date of activation of this insurance policy. This exclusion applies only in the case of New Policy purchases or late renewals, where cover is not continuous.

Where 'TOTAL COST' is indicated, coverage extent is valid only if claim expenses are managed by DAN Europe. If DAN Europe is not informed and therefore did not issue a Guarantee of Payment to the service provider and has not actively managed the case the cover per event will be limited to a maximum of 30.000,00€, unless in the event of a proven absolute inability to communicate with DAN in life or limb threatening medical conditions.

Coverage for NON-DIVING RELATED MEDICAL EMERGENCY AND TRAVEL ASSISTANCE ABROAD is effective from the time the trip has started, i.e. when you left your declared country of residence, until the end of the trip, and no later than the expiration of the policy.

The Cover Limits specified on this Policy Schedule are annual aggregate limits.



PLAN | Free Student Professional Bronze

FREE DIVING ACCIDENT COVERS FOR YOUR STUDENTS

Annual Number of students covered

15

Diving Activities Allowed / Insured

Recreational diving – entry level courses only *

Oxygen Enrichment

Not permitted

Validity

All recognised training agencies

Insured Students

Only the students as registered by You in Your My DAN section on the DAN website (www.daneurope.org)

TERMS & CONDITIONS:

- Cover applicable only whilst under the instruction of the Insured diving instructor.

Policy Wording

- Professional Diving Insurance
- Section 1 – Diving Risks

Annual aggregate Cover Limit:

15,000.00

Start of individual student cover

Upon registration of student on the DAN Europe website

Duration of single student coverage

Until date of certification or 90 days from registration date on DAN Europe website or expiry of Instructor's Professional DAN Membership, whichever comes first

* Scuba diving: DSD, Try Scuba, Open Water, 1° degree, 1 star CMAS, REC 1 and fundamentals GUE, or equivalent.
Max. depth: 18m (in any case not beyond the maximum depth allowed by your teaching organization).

* Freediving: 1° degree, spearfishing 1° level, 1 Star CMAS, AIDA 1 Star/2 Star, Apnea Academy First Level, SSI Free Diving Basic and Apnea level 1, or equivalent.
Max. depth: 30m (in any case not beyond the maximum depth allowed by your teaching organization).

DIVING EMERGENCY COVER - For injuries during entry level courses

**WHAT IS COVERED****Cover Limits in Euros €****Specialized Hyperbaric Medical consultancy**

Incl. non-urgent cases on a 24/7 basis

Included

Worldwide Emergency Medical Treatment (incl. home country)

Emergency treatment of DCI and Diving related Injuries, including Hyperbaric Therapy and Hospitalization (including First Diving Emergency Medical Assessment and Hyperbaric Pressure Test in case of Suspect DCI)

15,000.00

Medical evacuation in case of diving accident/injury

To the nearest appropriate facility (including suspect DCI cases)

Included in Worldwide Emergency Medical Treatment Limit

Repatriation

Of the convalescing diver back to home country / country of accident

Not included

Search & Rescue Expenses

Following diving activity only; cave diving excl.

Max € 2,500.00

As a part of worldwide Emergency Medical Treatment Limit