



## Insurance advice

### FACTSHEET

For any kind of foreign travel you need to have adequate insurance. This is even more important when joining a ReefDoctor expedition. There are two main options that you can consider:

- Dive insurance policies tailored to diving emergencies, medical costs and the needs of divers, which may or may not cover non-diving medical treatment, personal possessions etc.
- Travel insurance policies that cover personal possessions and non-diving medical costs, and may or may not make a provision for scuba diving.

We recommend that you purchase dive insurance as these policies are tailored to meet the needs of divers. However, since they do not all include cover for non-diving medical emergencies, personal possessions or travel cancellation or curtailment you will need to consider buying additional policies to cover this.

During your time with ReefDoctor you will be diving every day for up to six days a week, to maximum depths of 30m. Although there are a number of public and private hospitals in Madagascar, only routine operations can be handled and there are no recompression chambers.

For serious illness, complex surgery or any kind of diving injury patients need to be medically evacuated to South Africa or La Reunion, so your policy must include cover for medical evacuation by air ambulance.

While Reef Doctor has affiliations with a diving insurance provider and have discussed our emergency medical evacuation plans with the company called DAN (Divers Alert Network). DAN will provide medical evacuation services for diving accidents and are aware of ReefDoctor, our location and our activities.

#### **DAN – Divers Alert Network**

DAN is an international not-for-profit organisation that helps divers in difficulty and conducts scientific research aimed at bringing greater safety to diving.

DAN is a membership organisation and joining includes dive insurance for the duration of your membership (one year) and DAN Travel Assist, which provides medical cover for non-diving related accidents or injury. Note that this does not cover possessions, dive equipment, or travel cancellation or curtailment, so you'll need to consider additional policies.

#### **Dive Equipment Insurance**

Volunteers will need to bring their own standard dive equipment made up of the following;

- **wet suit** (3mm all in one recommended, water temps range between 19C to 30C during the year)
- **mask, snorkel and booties** (open heel fins with separate boots)
- **weight belt**
- **time piece** (any watch that says it goes to 100m), **underwater writing slate (A4 or A5)**.

Dive Tanks and weights will be provided by ReefDoctor. If you have arranged to hire the regulators and BCD from us then you do not need to bring your own. All equipment you bring should be insured and we also recommend going through DAN as well.

#### **What to look for**

To decide if a policy or policies will meet the needs of your travel plans and stay with ReefDoctor, check that:

- For any kind of medical treatment the cover is sufficient for evacuation by air ambulance.
- The policy clearly specifies the levels of cover for scuba related accidents and medical care.
- If possible you are covered for diving to depths deeper than 30m– ReefDoctor has a 30m depth limit, but accidents occur because something has gone wrong!
- There is no restriction on the amount of time you may spend diving in your trip – some policies limit the period in which you can dive to 2-3 weeks in any one trip.
- Your dive equipment will be covered under the policy (if you are bringing it). You may need to declare it (and other expensive items like cameras or laptops) and get extra cover added, or take out a separate insurance policy.
- It covers your entire trip (not just your time with ReefDoctor), and any other countries that you might visit while travelling to and from Madagascar.
- If you are planning to get involved in other sports on your trip such as surfing, these are also covered.

If you need to, consider buying separate policies for your diving and travel insurance needs.