



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 no affiliations with any one insurance provider and cannot recommend a particular company, we have discussed our emergency medical evacuation plans with DAN (Divers Alert Network) and MEDEX. Both 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.

MEDEX / Divemaster Insurance

Divemaster Insurance offers MEDEX evacuation cover to residents of EU member states. The main policies are the International Diver Emergency Card (IDEC) for scuba diving accidents; Dive equipment insurance, which can include cover for cameras and underwater housings; and Travel insurance for short or long trips.

The three policies can be mixed and matched depending on your needs, or bought individually to supplement other policies.

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 or skiing, these are also covered.

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