

## Recreational Divers Insurance Providers and Policy General Comparisons

	DAN - Divers Alert Network Services <a href="http://www.diversalertnetwork.org/insurance/">www.diversalertnetwork.org/insurance/</a> 800-446-2671			DiveAssure USA Programs <a href="http://www.diveassure.com">www.diveassure.com</a> 1-866-898-0921			Divesafe Insurance <a href="http://divesafeinsurance.com">divesafeinsurance.com</a> 1-800-665-5252	DSI - Diver's Security Insurance <a href="http://diverssecurity.com">diverssecurity.com</a> 1-800-288-4810		NAUI Services Group <a href="http://nauiservicesgroup.com">nauiservicesgroup.com</a> 1-800-527-0218			Real Divers International Ins. <a href="http://www.rdi-diving.com">www.rdi-diving.com</a>	Vicencia & Buckley Insurance Services, Inc. <a href="http://www.diveinsurance.com">http://www.diveinsurance.com</a> 800-223-9998			
Summary of Benefits	Annual Membership	Insurance Programs			Gold	Platinum	Diamond	Standard	Diver	Non-Diver	Standard	Deluxe Ind	Deluxe Fam	In Euros	Silver	Gold	Platinum**
Annual Fee	\$29.00	\$25.00	\$35.00	\$70.00	\$75.00	\$95.00	\$155/\$215/\$265	\$60.00	\$60.00	\$25.00	\$30.00	\$60.00	\$90.00		\$54.00	\$75.00	\$99.00
Medical Dive & Accident Coverage		\$45,000 Lifetime	\$125,000 Lifetime	\$250,000 per occurrence	\$250,000 per incident	\$500,000 per incident	\$1,000,000 per incident	\$100,000 Max lifetime	\$60,000	\$30,000	\$50,000 occ./agg.	\$300,000 occ./agg.	\$500,000 occ./agg.		\$50,000 per incident	\$100,000 per incident	\$275,000 per incident
Air evacuation & transportation	Yes	\$100,000	\$100,000	\$100,000							\$10,000 persons/agg	\$100,000 persons/agg	\$100,000 persons/agg		Yes		
Decompression Illness Expense		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes		Yes		
Other Dive Injury Medical Expense		No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	N/A	\$10,000 persons/agg.	\$10,000 persons/agg.		Yes		
Evacuation Distance Limit		> 50 miles from home			> 100 miles from home			No	No	> 50 miles from home				No			
Snorkelling/Skin Diving Coverage		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Not Specified	Not Specified	Not Specified		Yes		
Accidental Death and Dismemberment as a result of diving accident		N/A	\$15,000	\$15,000	\$10,000	\$25,000	\$25,000	\$10,000	N/A	N/A	\$2,500/\$2,500 persons/agg.	\$50,000 persons/agg.	\$50,000/\$100,000 persons/agg.		\$15,000	\$15,000	\$15,000
Accidental Death / Total and Permanent Disability - any accident		N/A	N/A	N/A	N/A	N/A	\$25,000	N/A			N/A	N/A	\$25,000				
Total and permanent disability as a result of diving accident		N/A	\$15,000	\$15,000	\$10,000	\$25,000	\$25,000	\$10,000	N/A	N/A	Included	Included	Included		\$15,000	\$15,000	\$15,000
Loss of Diving Equipment		N/A	\$2,500	\$2,500	\$2,500	\$5,000	\$5,000	\$2,500	N/A	N/A	None	\$5,000 agg.	\$5,000 agg.		\$2,500	\$2,500	\$2,500
Diving Gear - Comprehensive Coverage (loss, damage and theft)		N/A	\$2,500	\$2,500	N/A	N/A	\$5,000	\$2,500	N/A	N/A	Not Specified	Not Specified	Not Specified		\$2,500	\$2,500	\$2,500
Repatriation of remains to home country	\$100,000	\$100,000	\$100,000	\$100,000	\$5,000	\$10,000	\$10,000	\$2,500	N/A	N/A	\$2,500 person	\$10,000 person	\$10,000 person		\$5,000	\$5,000	\$5,000
Extra Transportation		N/A	\$1,000	\$2,000	\$5,000	\$10,000	\$10,000	\$2,500	N/A	N/A	Not Specified	Not Specified	Not Specified		\$1,000	\$2,000	\$2,000
Extra Accommodation		N/A	\$1,500	\$3,000	\$5,000	\$10,000	\$10,000	\$1,000	N/A	N/A	Not Specified	Not Specified	Not Specified		\$2,000	\$3,000	\$3,000
Depth limit		130ft	None	None	None	None	None	None	120ft	N/A	None	None	None		130ft	None	None
Technical Diving Exclusions?		Yes	None	None	None	None	None	None	Yes	N/A	None	None	None		No		
International Coverage?		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes		
Diving vacation cancellation due to Medical Illness or Injury		N/A	N/A	\$10,000 Lifetime Max *	\$1,000 \$100 deduct	\$10,000 \$100 deduct	\$1500/\$3000/\$5000 \$100 deduct	\$2,500 per incident	N/A	N/A	N/A	\$10,000/\$10,000 occ./agg.	\$10,000/\$20,000 occ./agg.		N/A	\$5,000 Annual	\$10,000 Annual
Diving vacation interruption due to Medical Illness or Injury		N/A	N/A	\$5,000 Lifetime Max *	\$1,000 \$100 deduct	\$10,000 \$100 deduct	\$2250/\$4500/\$7500 \$100 deduct	\$2,500 per incident	N/A	N/A	None	\$5,000/\$5,000 occ./agg.	\$5,000/\$10,000 occ./agg.		N/A	\$2,500 Annual	\$5,000 Annual
Medical Non-Dive Accident Coverage (during dive vacation)		N/A	N/A	\$10,000 Lifetime Max *	No	\$500,000	\$1,000,000	N/A	Yes	Yes	None	\$500,000	\$1,000,000		N/A	\$10,000 Lifetime Max *	\$15,000 Lifetime Max *
Other water sports coverage		No	No	Yes Outside U.S. Only	No	Yes	Yes	No	Yes	Yes	Not Specified	Not Specified	Not Specified		No		
Deductibles		* \$250 deductible			None	None	None	None	* 5% across board		\$250	\$250	\$250		* \$250 deduct		
Underwriter		United States Life Insurance Company			American International Group			Lloyd's of London	Security National Life Insurance		Markel International Insurance Company, Ltd			Lloyd's of London	National Accident Insurance Underwriters		
Additional Benefits	Multiple services also provided in the following areas: Medical Assistance, Travel Assistance, Personal Assistance, Legal Assistance, Car Rental Discounts	All insurance programs include DAN Annual Membership.			All memberships include travel assistance services by AIGAssist.						Provides Coverage for Students in Training.				Includes Assist America Benefits		
Special Notes:		Dive Equipment & Camera Insurance policies also available through H2O			Family coverage policies available.			No deductibles for anything	DSI is secondary coverage only and pays benefits only after Other Coverage. If Other Coverage is also secondary, we will pay our pro rata portion of benefits.		\$250 deductible applies to Diving Accidents, Non-Diving Accidents, Diving Vacation Cancellation and Diving Vacation Interruption.			Could not find a U.S. number to contact on their website for additional information. All coverage amounts are listed in Euros.	PADI Sponsored Dive Insurance. D&D benefits reduced after age 70. Optional "Non Diving Accidental D&D" coverage also available. ** \$79.00 for PADI Diving Society members		

**Data Updated**  
**March, 2005**  
by Jim Vafeas

This chart is for informational purposes only. Neither Tiedemann's Diving Center nor its employees specifically endorse any one of the above listed insurance companies. Keep in mind that Diving Insurance companies frequently revise their coverage inclusions. The coverage amounts and inclusion limits indicated above are only valid as of the date of the chart. Before making any insurance decisions, it is advised to contact

The following companies offer Dive Equipment Insurance  
D.E.P.P. - Divers Equipment Protection Program: <http://www.equipmentprotection.com/programs/depp.html>  
H2Oinsurance.com (only available for DAN Members): <https://www.h2oinsurance.com>