



WE  
ARE YOUR  
**DIVE SAFETY**  
ASSOCIATION

**STUDENT MEMBER GUIDE**

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For emergency assistance, call the **DAN Emergency Hotline +1-919-684-9111**  
*(Collect Calls Accepted)*

- + If the situation is life-threatening, call local EMS (911) first, then call DAN.\*
- + If your situation is not an emergency requiring an immediate answer or assistance, call +1-919-684-2948 or +1-800-446-2671.

\*DAN must arrange transportation for covered emergency medical evacuation fees to be paid. Expenses not arranged through DAN will not be reimbursed.






## STUDENT DIVE ACCIDENT INSURANCE

Covers dive-related injuries that occur both in and out of the water up to US\$25,000 for up to 26 weeks after enrollment, or upon completion of the last certifying dive, whichever comes first.<sup>1</sup>



## 24/7 EMERGENCY HOTLINE

**DAN's Emergency Hotline** is staffed by a team of doctors, nurses, and paramedics 24 hours a day, 365 days a year to coordinate care and manage evacuations in the event of a diving emergency.



## MEDICAL INFORMATION LINE

Talk to a medical specialist or **Ask A Medic** online when you need nonurgent information about your fitness to dive, prescriptions, or dive physiology.



## GIANT STRIDE GUIDE FOR NEW DIVERS

This new digital guide explains scuba gear and the critical elements of planning a dive. Proper dive etiquette, health and fitness, and dive travel are all covered.



## ALERT ALERT DIVER MAGAZINE

DAN Student Membership provides digital access to **Alert Diver magazine** online or through the DAN app available on the App Store or Google Play.



## SAFETY RESOURCES

Improve your safety knowledge with **DAN's Health and Diving Reference Library**, case summaries, safety quizzes, Smart Guides, and videos.

# DAN STUDENT MEMBER BENEFITS

**At DAN, our safety professionals are behind you every step of the way.**

<sup>1</sup>Student Dive Accident Insurance provides Accident Medical Benefits for AGE, DCS, and other covered diving accidents that occur both in and out of the water during training for entry-level scuba and breath-hold diving. Available to diving students ages 8 or older and under age 70. Coverage is valid until completion of the last certifying dive, or up to 26 weeks after enrollment, whichever comes first. Read the Divers Blanket Accident Medical Insurance Certificate for complete coverage details. DAN Student Membership Program includes automatic enrollment in Student Dive Accident Insurance which is an insured benefit underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 1271 Ave of the Americas FL 37, New York, NY 10020-1304. It is currently authorized to conduct insurance business in all states and the District of Columbia. NAIC No. 19445. This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions, definitions and termination provisions. Coverage may vary by state or may not be available in all states.



# STUDENT DIVE ACCIDENT INSURANCE

DAN's Student Membership Program was developed to provide each student up to US\$25,000 in Student Dive Accident Insurance to help protect against the costs of covered diving accidents that may be sustained during entry-level training.<sup>1</sup>

## COVERAGE DETAILS

- Provides up to US\$25,000 in Student Dive Accident Insurance for covered diving accidents occurring during entry-level training
- Up to 3 hyperbaric treatments per covered diving accident
- Covers hyperbaric chamber treatment, medical care, and surgical operations
- Covers hospital charges for room and board, general nursing care, inpatient and outpatient treatment services, and confinement in an intensive care unit
- Includes transportation by professional ground, air, or marine ambulance
- Covers entry-level scuba and breath-hold diving
- Coverage is valid until course completion or up to 26 weeks after enrollment, whichever comes first
- Coverage provided for divers age 8–69; divers age 70 and over require written exemption for coverage

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+1-919-684-9111**

*(Collect Calls Accepted)*

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- + **If your situation is not an emergency requiring an immediate answer or assistance, call +1-919-684-2948 or +1-800-446-2671.**

\*DAN must arrange transportation for covered emergency medical evacuation fees to be paid. Expenses not arranged through DAN will not be reimbursed.

<sup>1</sup>Student Dive Accident Insurance provides Accident Medical Benefits for AGE, DCS, and other covered diving accidents that occur both in and out of the water during training for entry-level scuba and breath-hold diving. Available to diving students ages 8 or older and under age 70. Coverage is valid until completion of the last certifying dive, or up to 26 weeks after enrollment, whichever comes first. Read the Divers Blanket Accident Medical Insurance Certificate for complete coverage details. DAN Student Membership Program includes automatic enrollment in Student Dive Accident Insurance which is an insured benefit underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 1271 Ave of the Americas FL 37, New York, NY 10020-1304. It is currently authorized to conduct insurance business in all states and the District of Columbia. NAIC No. 19445. This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions, definitions and termination provisions. Coverage may vary by state or may not be available in all states.

## 1 GET STARTED AS A STUDENT MEMBER

**The first stop on your way to a lifetime of safe diving**

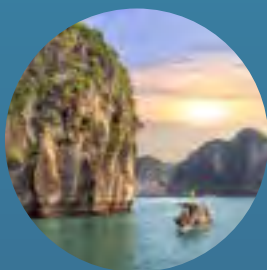
You will enjoy complimentary access to dive medical professionals, online safety information, and up to US\$25,000 in Student Dive Accident Insurance<sup>2</sup> for up to 26 weeks after enrollment, or after your final certifying dive, whichever comes first.



## 3 ADD DIVE ACCIDENT INSURANCE

**Protect against the costs of a dive accident**

DAN Regular and Enhanced membership gives you access to purchase DAN dive accident insurance.<sup>3</sup> Add this specialized coverage to your membership to help protect against the costs of a covered diving accident often left uncovered by typical health insurance.



## 2 JOIN DAN AS A FULL MEMBER

**Take the next step in dive safety**

Your benefits don't have to end once you become certified. Upgrade to DAN Regular or Enhanced membership any time during your journey for a higher level of benefits. Individual membership starts at just US\$40 per year.



## 4 ROUND IT OUT WITH TRAVEL INSURANCE

**Prepare yourself for the unexpected**

Stay in control of your adventure by adding DAN Trip or Annual Travel Insurance to your portfolio. Plans include medical and dental coverage, trip cancellation and interruption, lost and delayed baggage, and more.

# YOUR JOURNEY STARTS HERE

**We welcome you to DAN as a Student Member and hope you will join us in our mission to make every dive accident- and injury-free.**



<sup>2</sup>DAN Student Membership Program includes automatic enrollment in Student Dive Accident Insurance which is an insured benefit underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 1271 Ave of the Americas FL 37, New York, NY 10020-1304. It is currently authorized to conduct insurance business in all states and the District of Columbia, NAIC No. 19445. This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions, definitions and termination provisions. Coverage may vary by state or may not be available in all states.

<sup>3</sup>For residents of NY, insurance is underwritten by The United States Life Insurance Company in the City of New York, NAIC No. 70106 domiciled in the state of New York, with its principal place of business of 28 Liberty Street, Floor 45th, 10005-1400. It is currently authorized to transact business in all states, plus DC, except PR. For residents of all other U.S states and the District of Columbia, insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company with its principal place of business at 1271 Ave of the Americas FL 37, NY 10020-1304. It is currently authorized to conduct insurance business in all states and the District of Columbia, NAIC No. 19445.



## ENHANCED MEMBERSHIP

DAN's Enhanced Membership builds upon the proven benefits of Regular Membership and adds higher coverage limits and a host of other valuable benefits to meet the needs of today's dive travel enthusiasts. Enhanced Membership includes a print subscription plus digital access to *Alert Diver* magazine.

**UPGRADE NOW**

### MEMBERSHIP COMPARISON<sup>4</sup>

	REGULAR Membership	ENHANCED Membership
Emergency Medical Transportation & Travel Assistance Benefits	Up To US\$150,000	Up To US\$500,000
<i>Alert Diver</i> Magazine Subscription	Digital Only	Print + Digital
DAN <i>TravelAssist</i> ® Benefits	Regular	Enhanced
Global Security Evacuation	✗	✓
Search & Rescue Coverage	✗	✓
Access To Purchase DAN Dive Accident Insurance	✓	✓
24/7 Emergency Hotline	✓	✓
Medical & Safety Consultations	✓	✓
<b>New Severe Infectious Disease &amp; Quarantine Coverage</b>	✗	Up To US\$5,000
<b>Annual Individual Membership</b>	<b>US\$40</b>	<b>US\$75</b>
<b>Annual Family Membership</b>	<b>US\$60</b>	<b>US\$100</b>

### NEW SEVERE INFECTIOUS DISEASE & QUARANTINE COVERAGE

**Provides coverage up to the benefit limit for the costs of quarantine, evacuation, and testing due to illness from an infectious disease when you travel outside of your home country on a covered trip.**

<sup>4</sup>DAN Regular and Enhanced membership includes automatic enrollment in DAN *TravelAssist*®. Emergency Medical Transportation and Travel Assistance Benefits are available for both diving and non-diving emergencies, with an aggregate benefit limit for Regular Membership up to \$150,000 (\$100,000 for residents of NY) and an aggregate benefit limit for Enhanced Membership up to \$500,000. Enhanced Membership not available for residents of NY. DAN *TravelAssist*® benefits are provided by DAN, *Travel Guard*, and other service providers depending on the benefit. To access these benefits or to request emergency medical transportation or a severe infectious disease evacuation, you must contact DAN *TravelAssist* for assistance. Emergency medical transportation and severe infectious disease evacuation transportation arranged directly by you may not be reimbursed. Emergency Medical Transportation and Travel Assistance Benefits and Severe Infectious Disease and Quarantine Coverage Benefits are insured benefits underwritten for residents in all states except New York, by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 1271 Ave of the Americas FL 37, New York, NY 10020-1304. It is currently authorized to conduct insurance business in all states and the District of Columbia. NAIC No. 19445. For residents of NY, Emergency Medical Transportation and Travel Assistance Benefits insurance is underwritten by The United States Life Insurance Company in the City of New York, NAIC No. 70106 domiciled in the state of New York, with its principal place of business of 28 Liberty Street, Floor 45th, New York, NY 10005-1400. This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions, definitions and termination provisions. Coverage may vary by state or may not be available in all states.



## REGULAR MEMBERSHIP

DAN Regular Membership provides the following proven benefits to divers and travelers and offers digital access to *Alert Diver* magazine online and through the DAN app.

**UPGRADE NOW**

**EMERGENCY MEDICAL TRANSPORTATION** DAN Regular Membership offers up to US\$150,000 Emergency Medical Transportation & Travel Assistance Benefits for diving and nondiving medical emergencies any time you travel more than 50 miles from home.<sup>5</sup>

**ACCESS TO PURCHASE DIVE ACCIDENT INSURANCE** DAN members have access to purchase DAN Dive Accident Insurance plans, which help cover hyperbaric chamber treatment, physicians' charges, emergency transportation, and hospital charges.

**24/7 EMERGENCY HOTLINE** DAN is on call 24 hours a day, 365 days a year, to assist you in the event of an emergency anywhere you travel.

**MEDICAL INFORMATION LINE** Talk to a medical specialist when you need nonurgent information about topics such as fitness to dive or diving with various medical conditions.

**DIGITAL ACCESS TO ALERT DIVER MAGAZINE** Members enjoy digital access to *Alert Diver*, which features dive destinations, safety topics, marine life, underwater photography, and more.

**ONLINE SAFETY RESOURCES** Improve your dive safety knowledge with helpful tools such as DAN's Health and Diving Reference Library, case summaries, safety quizzes, and Smart Guides.

## EVEN MORE REASONS TO JOIN DAN

**You can benefit from**

**DAN membership even if you're not actively diving.**

**DAN's Emergency Medical Transportation & Travel**

**Assistance Benefits apply**

**to nondiving as well as diving emergencies.**

<sup>5</sup>DAN Regular membership includes automatic enrollment in DAN TravelAssist®. Benefits are available for both diving and non-diving emergencies, with an aggregate benefit limit for Regular Membership up to \$150,000 (\$100,000 for residents of NY), for Emergency Medical Transportation and Travel Assistance Benefits. DAN TravelAssist® benefits are provided by DAN, Travel Guard, and other service providers depending on the benefit. To access these benefits or to request emergency medical transportation, you must contact DAN TravelAssist for assistance. Emergency medical transportation arranged directly by you may not be reimbursed. Emergency Medical Transportation and Travel Assistance Benefits are insured benefits underwritten by the companies shown below. This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions, definitions and termination provisions. Coverage may vary by state or may not be available in all states. For residents of NY, insurance is underwritten by The United States Life Insurance Company in the City of New York, NAIC No. 70106 domiciled in the state of New York, with its principal place of business of 28 Liberty Street, Floor 45th, New York, NY 10005-1400. For residents of all other U.S. states and the District of Columbia, other than the U.S. states listed above, insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 1271 Ave of the Americas FL 37, New York, NY 10020-1304. It is currently authorized to conduct insurance business in all states and the District of Columbia. NAIC No. 19445. In Canada, AIG Insurance Company of Canada, 120 Bremner Blvd., Suite 2200, Toronto, Ontario, M5J 0A8.



## DIVE ACCIDENT INSURANCE

DAN dive accident insurance<sup>6</sup> is an affordable way for divers to obtain protection against the costs of dive injuries, which are often left uncovered by typical health insurance. Plans pay 100% of eligible accident medical expenses (up to US\$500,000), and some cover nondiving as well as diving accidents.

### ADD INSURANCE

**ACCIDENT MEDICAL EXPENSE COVERAGE** Coverage for hyperbaric chamber treatment, physician and hospital charges, and emergency transportation by ground, air, or marine ambulance.

**ACCIDENTAL DEATH & DISMEMBERMENT** Coverage for loss of life or limb resulting from a covered diving accident or named water sports accident while on a trip.

**PERMANENT & TOTAL DISABILITY** Coverage if permanently unable to return to work due to a covered diving accident or named water sports accident while on a trip.

**SEARCH & RESCUE COVERAGE** Coverage to support efforts of the coast guard, local police, or other international services to locate you at sea due to a covered diving accident.

**EXTRA TRANSPORTATION & ACCOMMODATION** Coverage for airfare, hotels, meals, and incidentals if your return travel is delayed due to treatment prescribed by a doctor after a covered diving accident.

**LOST DIVING EQUIPMENT** Coverage for equipment such as a regulator, BCD, dive computer, or fins that are unintentionally lost or damaged as a result of a covered diving accident.

## DIVE ACCIDENT INSURANCE HIGHLIGHTS

- **Join DAN first, then add insurance**
- **Pays 100% of eligible expenses up to US\$500,000**
- **Plans recognized worldwide**
- **Some plans cover nondiving as well as diving injuries**
- **Available in the U.S. and Canada**
- **Policies and pricing vary by state**
- **Includes coverage for divers age 70 and over**

<sup>6</sup>Coverage and availability varies by state, province and plan. In Canada, DAN Dive Accident Insurance is underwritten by AIG Insurance Company of Canada, Group Policy No. SRG 9134763. For residents of NY, insurance is underwritten by The United States Life Insurance Company in the City of New York, NAIC No. 70106 domiciled in the state of New York, with its principal place of business at 28 Liberty Street, Floor 45th, New York, NY 10005-1400. It is currently authorized to transact business in all states, plus DC, except PR. This summary is a brief description of benefits only and is subject to the terms, conditions and limitations. Coverage may vary by state. AG 12070 For residents of all other U.S. states and the District of Columbia insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company with its principal place of business at 1271 Ave of the Americas FL 37, New York, NY 10020-1304. It is currently authorized to conduct insurance business in all states and the District of Columbia. NAIC No. 19445. This summary provides only brief descriptions of the coverages available. The issued policy and certificate will contain reductions, limitations, exclusions, definitions and termination provisions. Full details of the coverage will be contained in the issued policy and certificate. If there are any conflicts between this summary and the issued policy and certificate, the policy and certificate shall govern in all cases. Coverage may vary by state or may not be available in all states.





## TRAVEL INSURANCE

DAN trip and annual travel insurance provide coverage to protect against the costs of travel delays, cancellations, medical emergencies, lost baggage, and more while on a covered trip. They're the perfect complement to your dive accident insurance and include coverage for the following:

### ADD INSURANCE

**MEDICAL PROTECTION** Travel confidently knowing you have Medical and Dental coverage, Accidental Death and Dismemberment (Travel Accident), and Emergency Assistance and Transportation if you need help.

**TRAVEL PROTECTION** Help reduce travel headaches with Trip Cancellation and Interruption coverage, Missed Connection and Travel Delay benefits plus Rental Car Damage coverage.

**BAGGAGE PROTECTION** Baggage and Baggage Delay coverage are essential for lost, damaged, stolen, or delayed bags on a trip. Sporting Equipment coverage is also available.



### TRIP INSURANCE

*Protect One Special Adventure*

Covers one trip against certain unforeseen events along the way.

Budget-friendly rates make it perfect for a quick road trip — or international dive travel.

*Starts around \$87/per trip*



### ANNUAL TRAVEL INSURANCE

*Protect Your Travel All Year Long*

Covers you on every trip you take during the year any time you travel 100 miles or more from home, round trip. Great benefits make it ideal for frequent business or vacation travelers.

*Starts around \$309/per year*

## COVERAGE FOR COVID-19

**DAN trip and annual travel insurance plans may provide coverage if you, your host at your destination, a travel companion, or a family member tests positive for COVID-19.\***

\*Explore [DAN.org/Travel](https://dan.org/travel) for COVID-19 coverage details. Terms and Conditions apply. DAN travel insurance is only available to residents of the US states and the District of Columbia and may not be available in all jurisdictions. Travel Protection Plans are administered by Customized Services Administrators, Inc., CA Lic. No. 0821931, located in San Diego, CA and doing business as CSA Travel Protection and Insurance Services and Generali Global Assistance & Insurance Services. Plans are available to residents of the U.S. but may not be available in all jurisdictions. Travel retailers receive payment from CSA related to the offer of travel insurance. Benefits and services are described on a general basis; certain conditions and exclusions apply. Travel insurance coverages are underwritten by: Generali U.S. Branch, New York, NY; NAIC # 11231. Generali US Branch operates under the following names: Generali Assicurazioni Generali S.P.A. (U.S. Branch) in California, Assicurazioni Generali - U.S. Branch in Colorado, Generali U.S. Branch DBA The General Insurance Company of Trieste & Venice in Oregon, and The General Insurance Company of Trieste and Venice - U.S. Branch in Virginia. Generali US Branch is admitted or licensed to do business in all states and the District of Columbia.





## GEAR UP

Show your commitment to dive safety with gear from DAN and be prepared for whatever happens during your adventure.

[SHOP NOW](#)



4' SURFACE  
MARKER BUOY



EEZYCUT®  
LINECUTTER



DAN SAFETY  
SAUSAGE



DAN FLAGS



SIGNALING  
MIRROR



MARINE  
WHISTLE



COMPACT  
DRY BAG



CAPS/HATS



HYDROFLASK  
WATER BOTTLE



### DAN TAGS

The new DAN Tags offer divers an easy way to display important information that can help medical personnel respond more effectively in the event of a dive emergency— even if you can't communicate. Laser engraved with your name, DAN ID number, date of birth, allergies, and emergency contact information, a DAN Tag attaches easily to your BCD with a stainless steel ring.

## GIANT STRIDE

Completely redesigned for 2023, DAN's Giant Stride provides important tips for new divers so they can avoid accidents and injuries when setting out to explore the underwater world. The guide includes information on gear, travel, dive etiquette, and more.

[DOWNLOAD GUIDE](#)



## PREPARED DIVER COURSE

Available through DAN's e-learning platform, our free Prepared Diver course covers the five main triggers of dive accidents. This five-part online course teaches you to how to respect your limits, be aware of your air, listen to your ears, maintain good buoyancy, and control your ascents.

[TAKE COURSE](#)

## TRAVELERS MEDICAL GUIDE

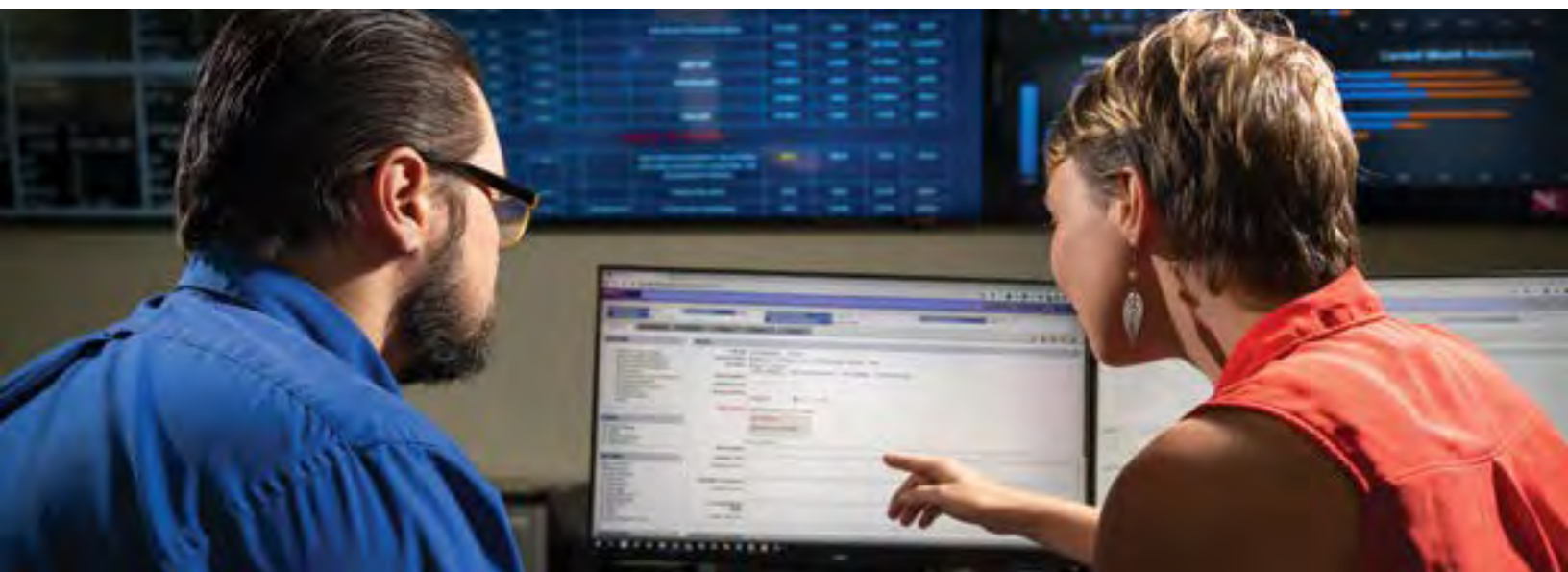
DAN's new Travelers Medical Guide was created to help divers, boaters, and adventure travelers prevent, recognize, and manage travel-related illnesses and injuries. This digital guide explains common symptoms, illnesses, and treatments in an easy-to-understand manner.

[DOWNLOAD GUIDE](#)



# START SMART WITH DAN

**New divers can take advantage of DAN's free safety resources before hitting the water.**



## MEDICAL SERVICES

DAN's medical assistance services are available to divers, dive professionals, and health care providers. We offer an emergency hotline, medical information, physician consultations, continuing medical education, and a worldwide referral network of doctors who evaluate and treat divers. We provide real-time assistance during dive emergencies and work to prevent injuries and promote dive safety.

[LEARN MORE](#)

**24/7 EMERGENCY HOTLINE** When you need it most, DAN will be here to help. We are on call 24 hours a day, 365 days a year at **+1-919-684-9111** to assist you in the event of a dive emergency, no matter where you travel.

**MEDICAL INFORMATION LINE** DAN staff members are available during regular business hours at **+1-919-684-2948** to answer your questions about dive medicine and fitness to dive. Our team of doctors, nurses, paramedics, and EMTs offers medical information, referrals, and more via phone and email.

**DIVER HEALTH & SAFETY RESOURCES** This collection of online resources provides valuable information about the most important aspects of diver health and safety such as cardiovascular health, ears and equalization, decompression sickness, hazardous marine life injuries, and much more.

**REFERRAL NETWORK** DAN maintains a worldwide network of physicians and chambers that serve the diving public. If you are looking for a dive physical or would like to speak with a dive medicine specialist near you, give us a call at **+1-919-684-2948**.

## VISION

**Striving to make every dive accident- and injury-free. DAN's vision is to be the most recognized and trusted organization worldwide in the fields of diver safety and emergency services, health, research, and education by its members, instructors, and the diving community.**



6 West Colony Place  
Durham NC 27705 USA

**MEMBER SERVICES**

+1-919-684-2948

**DAN EMERGENCY HOTLINE**

+1-919-684-9111

**WEBSITE**

DAN.org

**EMAIL**

member@dan.org

**EXPLORE WITH DAN**



Divers Alert Network



@diversalertnetwork



@DANGlobalSafety



DiversAlertNetworkTV

