

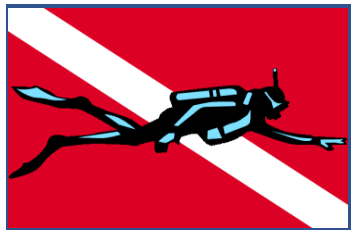
Travel Insurance Yes or No?



*“The charges are correct, sir.
The airline now charges for
emotional baggage as well.”*

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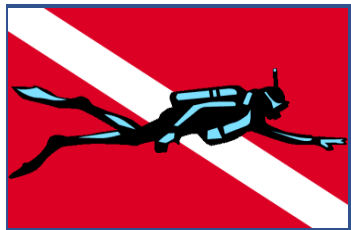
Travel Insurance??



- **Why should I consider Travel Insurance?**
 - I already have My DAN Membership.
 - I already have my Medicare or other Medical Insurance.
- **Levels of Diving-Related Insurance:**
 - Basic DAN Membership
 - DAN, or Other, Accident Insurance
 - DAN, or Other, Travel Insurance



"To save money, all you need to do is pack all those clothes into this suitcase. Be sure to leave room for my shoes."



DAN Basic Membership

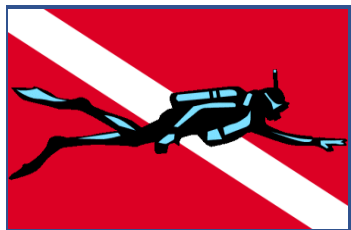


Emergency Medical Transportation and Travel Assistance Benefits Provided while on a Trip:

	Regular Membership Aggregate Benefit Limit \$150,000 Maximum Amount	Enhanced Membership Aggregate Benefit Limit \$500,000 Maximum Amount
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Emergency Evacuation and Medically Necessary Transfer	Included in \$150,000 limit	Included in \$500,000 limit
Repatriation of Mortal Remains	Included in \$150,000 limit	Included in \$500,000 limit
Repatriation for Additional Care (by Scheduled Commercial Airline, Watercraft or Ground Transportation)	Included in \$150,000 limit	Included in \$500,000 limit
Return of Dependent Children	Included in \$150,000 limit	Included in \$500,000 limit
Return of a Traveling Companion	Included in \$150,000 limit	Included in \$500,000 limit
Visit of a Family Member or Friend/Traveling Companion	\$1,000 Sublimit, incidentals not included	\$5,000 Sublimit, incidentals included
Return of Vehicle	\$1,000 Sublimit	\$1,000 Sublimit
Search and Rescue	-	\$50,000 Sublimit
Global Security Evacuation while on a Trip outside Home Country	-	\$50,000 Sublimit
Repatriation for Additional Care (by Charter Service)	-	\$150,000 Sublimit
Medical Transportation Home (by Scheduled Commercial Airline, Watercraft or Ground Transportation)	-	Included in \$500,000 limit
Medical Transportation Home (by Charter Service)	-	\$150,000 Sublimit
Transportation to Rejoin Tour following Medical Emergency (by Scheduled Commercial Airline, Watercraft or Ground Transportation)	-	Included in \$500,000 limit





DAN Accident Insurance



Available Plans*

for US > FL

Guardian

Preferred

Master

Accident Medical Expense Coverage

For Covered Diving Accidents	\$500,000 (per occurrence)	\$250,000 (per occurrence)	\$125,000 (lifetime)
For Non-Dive Accidents while outside Home Country	\$30,000	\$10,000 (\$250 deductible)	n/a
For Named Water Sports Accidents while on a Trip	\$30,000	n/a	n/a

Accidental Death & Dismemberment

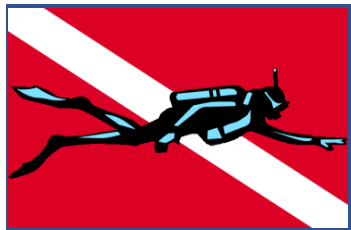
For Covered Diving Accidents	\$75,000	\$40,000	\$10,000
For Named Water Sports Accidents while on a Trip	\$30,000	n/a	n/a

Permanent & Total Disability

For Covered Diving Accidents	\$75,000	\$40,000	\$10,000
For Named Water Sports Accidents while on a Trip	\$30,000	n/a	n/a

Other Coverage

Search & Rescue for covered diving accidents	\$50,000	n/a	n/a
Extra Transportation for covered diving accidents	\$10,000	\$5,000	\$1,000
Extra Accommodation for covered diving accidents	\$10,000 \$600/day	\$5,000 \$400/day	\$1,000 \$200/day
Lost Diving Equipment for covered diving accidents	\$5,000	\$2,500	\$1,000



DAN Travel Insurance (1) (Single Trip)



Plan Coverages

Underwritten by Generali U.S. Branch
(includes 2 travelers)

Basic
\$462

Select

[Plan Details](#)

Premium
\$498

Select

[Plan Details](#)

Elite
\$652

Select

[Plan Details](#)

**NOTE- 2 People /
\$6000 Trip**

Medical Protection

Maximum Limit Per Person Shown (plan limits also apply)

	Basic	Premium	Elite
Medical and Dental	\$25,000	\$50,000	\$100,000
Accidental Death & Dismemberment (Travel Accident)	\$10,000	\$25,000	\$50,000
Emergency Assistance & Transportation (\$10,000 Emergency Companion Hospitality Expenses)	\$250,000	\$500,000	\$1,000,000
Pre-Existing Medical Condition (Conditions Apply)	Available	Available	Available

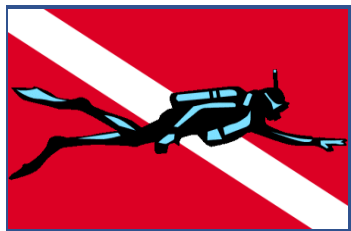
Travel Protection

[Covered Events](#)

	Basic	Premium	Elite
Trip Cancellation	\$2,900	\$2,900	\$2,900
Trip Interruption	\$4,350	\$4,350	\$4,350
Optional Trip Cancellation For Any Reason (not available to NY residents)	N/A	N/A	75% Trip Cost Insured
Travel Delay (Per day limits apply)	\$1,000	\$1,500	\$2,500
Missed Connection	\$500	\$1,500	\$2,500
Rental Car Damage Coverage (not available to TX residents)	None	\$25,000	\$50,000

100%

150%



DAN Travel Insurance (2) (Single Trip)



Baggage Protection

Baggage Coverage	\$1,000	\$1,500	\$2,500
Sporting Equipment Coverage	None	\$1,500	\$2,500
Baggage Delay Coverage	\$250	\$500	\$1,000
Sporting Equipment Delay Coverage	None	\$500	\$1,000

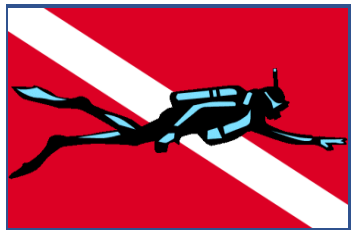
Assistance Services*

(provided by Generali's designated provider)

24/7 Emergency Assistance Services	Yes	Yes	Yes
Concierge Services	Yes	Yes	Yes
ID Theft Resolution Services	Yes	Yes	Yes
Telemedicine	Yes	Yes	Yes
No out of pocket medical expenses	Yes	Yes	Yes

DAN	\$462	\$498	\$652
USAA Quote (Roughly Comparable Coverage):	\$110	\$518	\$860
	(Less Coverage)		

NOTE- 2 People /\$6000 Trip



DAN Travel Insurance (Multiple Trips)



Plan Coverages

Underwritten by Generali U.S. Branch
(includes 2 travelers)

Traveler

\$834

Select

Plan Details

Explorer

\$1246

Select

Plan Details

Voyager

\$1880

Select

Plan Details

Medical Protection

(maximum benefit limit)

Emergency Assistance & Transportation
(\$10,000 Emergency Companion Hospitality Expenses)

Medical & Dental

Accidental Death & Dismemberment
(Travel Accident)

Maximum Coverage Limits Per Person/ Per Plan

\$250,000

\$500,000

\$1,000,000

\$50,000

\$100,000

\$250,000

\$5,000

\$10,000

\$25,000

Travel Protection

Covered Events

Trip Cancellation

Trip Interruption

Rental Car Damage

(not available to Residents of Texas & Washington)

\$2,000

\$3,000

\$5,000

\$2,000

\$3,000

\$5,000

\$25,000

\$35,000

\$50,000

Baggage Protection

Baggage Coverage
(deductible)

Baggage Delay Coverage

\$1,500
(\$100)

\$2,000
(\$100)

\$2,500
(\$100)

\$100

\$200

\$500

Assistance Services

(provided by Generali's designated provider)

24/7 Emergency Assistance Services

Concierge Services

Yes

Yes

Yes

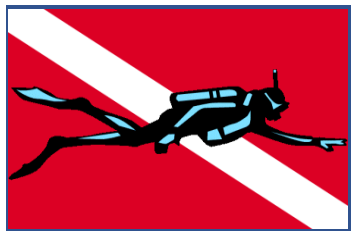
Yes

Yes

Yes

**NOTE- 2 People /
Multiple Trips**

**USAA has similar
Coverage**



Travel Planning Considerations



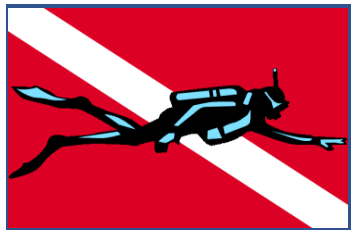
- **Check the rules for Cancellation!!!**
 - **LONG list of Exclusions... (DAN: 22+)**
 - **Normally pay for:**
 - **Sickness, Injury or Death of You, Family Member, Traveling Companion**
 - **Documented Traffic Accident**
 - **Common Carrier Delays**
 - **Home made Uninhabitable by Fire, Flood, Volcano, Hurricane, Etc**
 - **Jury Duty / Witness if NOT party to legal action**
 - **Being hijacked or Quarantined**
 - **Destination Accommodations made Uninhabitable**
 - **DAN – 20 Named Reasons.....**



Travel Planning Considerations (2)



- **Some Insurers allow “Cancel for Any Reason” IF you purchase the Travel Insurance within specified period (1-15 Days?) of your INITIAL payment/ deposit for the trip.**
 - **However, may only reimburse at a lower level - 75%**
- **Purchasing a “Refundable” airfare may be advantageous versus the CHEAPEST airfare.**



Is It Worth It?

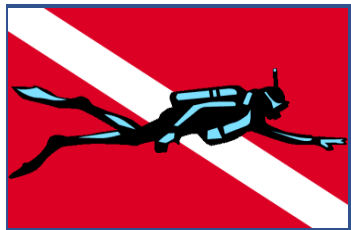


- **Recent Trip:**

- Three (3) People going to Sep Bonaire
- Triple Room
- All booked in Jan-Feb

- **Travel Issues:**

- Two (2) travelers experienced medical Issues in July and had to cancel.
- Had booked “refundable” Economy seats – Airline refunded with no issue.
- Adjusted Resort reservation to Single Occupancy
- Three (3) Days before trip – remaining traveler has foot infection and can’t travel.
- After proof of expenses, resort cancellation policy and previous refunds, insurance reimbursed **EVERYTHING**, to include air fees/taxes that airline had not refunded.
- **ONLY OUT THE COST OF TRAVEL INSURANCE!!**



Discussion



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