# FAQs: the aqua med dive card



In a diving accident, reliable professional help is vital!

**The dive card is “the doctor by your side”:**
You have free access to our 24/7 medical emergency hotline and your medical data stored with us.

**The dive card is a complete diving accident insurance:**
Hyperbaric chamber costs are covered worldwide, including your home country

**The dive card includes a travel health insurance:**
Treatment costs in case of illnesses while travelling abroad are covered by our insurance partner ACE.

**The dive card is a piece of safety equipment for divers:**
You’ll get a signal red card with a pre-punched hole,by which you can attach the card prominently to your diving equipment, … after all, what’s the use of having an emergency hotline number in your wallet?

## As of when and for how long is my dive card valid?

Your application takes effect as soon as we receive it back signed by you. This means you can decide to go diving on the spur of the moment, and can immediately claim for benefits! If you wish for the policy to start later, please state this on the application. The dive card is always valid for a full year, and is extended by one year each time unless you terminate it in writing at least two weeks prior to expiry.

## How do I apply for a dive card?

You have several options:

- Fill out an online application.
- Download the application from the Internet and send it to us or (even better) fax it to us.
- Tear off the post card from our flyer and send or fax it back to us.
- Pick up an application from your diving school or diving association and either submit it locally once completed, or fax it to us.

(Should your diving school not offer the dive card yet, please inform them that they can call us and we will promptly provide them with all necessary information including application forms.)




## Which of the different dive cards is right for me?

**The dive card basic** is perfectly suited for “normal” leisure divers. It includes our 24-hour medical hotline and the possibility of storing medical data (e.g. blood group or allergies) with us, so that this information is immediately available to the doctors involved in an emergency. A worldwide diving accident insurance, as well as excellent international travel insurance, with unlimited coverage provided by ACE insurance is also included.
**The dive card professional** is designed for diving instructors and divemasters: It includes a professional liability insurance by our insurance partner R&V.
**The dive card family** insures diving for the whole family. It includes the dive card basic services for every family member, in total for max. 2 adults and 2 children.
**The travel card** is an addition to your own dive card for non-diving family members (max. one partner and two children): it contains our worldwide emergency call service and international travel insurance. The travel card does not contain diving accident insurance.
If you have more than 2 children, the dive card family or travel card costs just 12.00 Euros per year extra for each additional child.

## Are there any restrictions in terms of depth of diving techniques?

You are not restricted in terms of depth or diving techniques. However, the insurance conditions state that you must adhere to the internationally recognised regulations. So, apart from relevant training, you must also have communication and rescue equipment with you e.g. surface support and rescue buoy as a solo diver, and support divers as a deep-sea diver. Nitrox diving and decompression with 100% oxygen are expressly covered. Search and rescue crew divers, e.g. police and fire brigade divers, can also enjoy cover from the dive card.

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## How long is my insurance cover valid abroad?

The dive card travel insurance is valid for 56 consecutive days (= 8 weeks) abroad. If you return to your homeland, another 56 days are again valid for your next trip.

## Are uninsurable people excluded?

No, not at all. The fact that every person can be insured means that even disabled divers with higher care levels can use the dive card services. By doing so, we would like to encourage disabled divers and comply with the General Equality Law.

## How high are the insured sums for pressure chamber therapy in the event of a diving accident?

The pressure chamber costs are covered for an unlimited amount worldwide (i.e. even within Germany).

## What happens to the (medical) data I submit?

aqua med is a medical Assistance (medical emergency management). We are subject to the medical duty of non-disclosure, meaning no health-related data is forwarded to third parties, such as insurers. Personal data is only forwarded to participating service providers for invoicing.

## What is the process if I call during an accident or for an illness?



Our worldwide emergency hotline is +49 (0)700- 34835463 (=“diveline”). As, in very rare cases, foreign telephone companies do not permit connections to special German numbers, there is also the landline number +49 (0)421- 222 27-22 as an alternative. With this number, you can contact our medical emergency hotline 24/7 and be attended to by our doctors. If you are mildly ill, these doctors also help with the decision of what to take for diarrhoea, for example. If necessary or requested, we also take charge of complete organisation of treatment, such as hospitalisation, movement to a pressure chamber, or cost coverage. The affected parties realise the value of this help when they are at a loss because, for example, they are lying in hospital: who will look after the hotel room and luggage, what will happen with the return flight etc.? Of course, we also assist further here, and, in emergencies, maintain contact with the family members and Department of Foreign Affairs.

## Do I have to call you beforehand or will you also pay costs if I go to the doctor?

You can consult a doctor at any time without letting us know. That is not a pre-requisite for the insurance cover. Please do remember, however, that we can only assist further (e.g. with language barriers or non-serious treatment facilities with unjustifiable invoices) if you inform us promptly. If small amounts are incurred, we ask you to please advance these on loan, so that no expensive foreign transfers are incurred; for larger costs, we will make a direct payment. If you have brought treatment invoices with you, hand these in to your health fund for billing. If costs are still outstanding, pass the health insurance invoicing on to us.

## I’ve heard the dive card also covers medically sensible services, hotel costs during a diving accident, as well as psychiatric emergency treatments. Why is that important?

It is a fact that insurance policies normally only cover “necessary” treatments. If, for example, you break a bone, this must be put in plaster. However, it is often sensible to treat the injury with the better (and more expensive) operation. The latter is also borne by aqua med.
With regards to the hotel costs: the pressure chamber therapy abroad is usually ambulant, i.e. you continue to stay in a hotel during pressure chamber treatment, which is not normally paid for. These costs are also borne by us during a diving accident. Psychiatric emergency therapy can become important if, for example, you develop side effects to malaria medication. These can trigger psychoses, which must be treated. This is normally not included in the insurance conditions, but with us, you’ll also be on the safe side in this situation.

## With aqua med, you have access to a professional company for your safety!

If you have any further questions, please call us on +49 421 222 27-10 (Mon-Thu 8am – 5pm and Fri 8am – 3pm)
or visit us online at www.aqua-med.eu!

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