Comparing diving emergency call services

The aqua med leaflet

We would like to give all interested parties the chance to read up on extensive information themselves, and to compare the different diving emergency call services. To make it easier for you to compile all the information, you will also find some info below which can be important in an emergency and which you should take note of when selecting your diving emergency call. You can find our detailed information on the www.aqua-med.eu website, and we will also be happy to assist you on +49 421 22227-10 if you have any queries.

When comparing the services, the insured sums are important, but so are the words in the famous fine print. This is precisely where we have taken a lot of trouble and made sure that the conditions are comprehensible and not formulated in German legalese. Please also note what the respective emergency call services offer you. This is extremely important for handling emergencies abroad.

Here is also the info on our aqua med dive card.

The medical emergency hotline

We offer you extensive protection when it comes to questions and problems relating to diving and travel. If comparing the different emergency call services, please enquire about the following services we offer you at all times.

- We always have guaranteed **24-hour emergency call availability**.
- Our customers can **store their medical data with us** (of course on a voluntary basis and combined with the medical duty of non-disclosure). This info can thus be forwarded immediately to a treating emergency centre by our emergency call service, allowing risks (e.g. in the event of blood transfusions or allergies) to be avoided or critical time (e.g. for preliminary examinations) to be saved.
- You do not initially get put through to a call centre which then connects you to the relevant doctor. Our **emergency doctor is there for you immediately, and organises all necessary measures**.
- This also includes us making contact between the treating doctor abroad and your local GP. Or **bedside consultation by a specialist doctor**.
- The aqua med emergency call service is operated on a full-time professional basis. We do not have any voluntary doctors working in the systems. This means we have **extensive experience in modern assistance medicine** (“Assistance” is pronounced the French way and stands for worldwide emergency management).
- Our medical team comprises doctors specialising in various fields, meaning a **wide range of specialist knowledge** can be drawn on in the event of an emergency. Apart from assistance and travel medicine, we do, of course, also particularly **specialise in diving medicine**, which is covered by several skilled pressure chamber doctors and diving physicians.
- If required, aqua med also attends to the **fee coverage declaration**. This is necessary to ensure you do not have to advance money on loan in the hospital or pressure chamber centre, or provide a credit card.
- Our emergency service is located in Germany, a country with very high international medical standards in assistance.

Amounts covered

Medical insurance when travellling abroad	unlimited
Return transportation costs	unlimited
Hyperbaric chamber therapy worldwide	unlimited
Recovery	10,000.– €
Other medical costs after a diving accident, at home	15,000.– €
Invalidity (basic amount 25,000.– €)	max. 56,250.– €
Death	5,000.– €
Underwater, diving instructor's and environmental liability (only dive card professional)	3,500,000.– €

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The insurance conditions - „The fine print“:
Make sure you also compare which services are available to you here. At aqua med, all mentioned points are, of course, also contained in the dive card.

- Do you have **a professional emergency call service as well as the insurance services**, or do you “only” get the insurance services, i.e.:
  - Do you have to advance the treatment costs abroad on loan or **does a hotline doctor attend to all formalities and cost coverage?** aqua med organises this for you.
  - Do you have to organise the pressure chamber therapy yourself, and possibly deal with the rescue service in a foreign language so that you can get to a suitable hospital, or does a pro organise that for you? **The aqua med hotline takes care of the entire emergency management.**
  - If you are in hospital for a long period of time, who takes care of **your suitcase or the items in your hotel room?** Who rebooks flights and attends to your return? Many people have only taken out one insurance policy and then have to pay a lot of money for aid from the Department of Foreign Affairs in the event of an emergency. With aqua med, you’ll even have a professional aid service abroad.
- Are you **insured, even when not diving with the association** or when you dive commercially as a divemaster or diving instructor? aqua med does not distinguish between private diving or diving as part of an association.
- Are there **diving restrictions** (e.g. depth, technique) or are you bound to the rules of an association? At aqua med, all internationally recognised sport diving activities are verified, regardless of the association you belong to.
- **Does the offer include comprehensive health insurance for international travel?** If so, is this only limited to a few thousand Euros or does it also cover you when things get really expensive (we have unlimited coverage)? And most importantly: Are ambulant costs also covered? These are precisely what make up a large part of the costs.
- Is the **hyperbaric chamber therapy insured everywhere** or are there minimum distances from home, after which the insurance cover can only then begin? At aqua med, the insurance cover applies everywhere, regardless of your place of residence.
- Are **non-diving-related treatments also attended to** abroad (e.g. after a skiing accident, or toothache treatment)?
- Are any **hotel costs** completely covered abroad **during hyperbaric chamber therapy** or are there also tight restrictions here? At aqua med, these are covered by the unlimited comprehensive international travel insurance.
- Are **associated persons transferred** in the event of a serious accident, unexpectedly severe illness or after 10 days of hospital treatment abroad, like they are at aqua med? If so: do the conditions really state “associated person” or just a “family member”, because then the transfer would not include partners or friends.
- Are **“medically sensible services”** also covered, like they are with us, or do the insurance conditions only state “medically necessary services”?
- Are **psychiatric emergency treatments** also covered (these are often necessary because of side effects from malaria remedies)?
- Are own funds required for treatments? This is not the case at aqua med.
- Do you have to reapply every year or does this continue automatically? Do you still have **short termination periods?** We offer automatic policy extension and a short termination period of just two weeks before contract’s end.
- Is it necessary to inform the emergency call service immediately for a benefits claim in the event of illness, or can you also **submit the invoices afterwards?** We can arrange the latter without a problem.