

	COMPETITIVE LICENCE Young people - Athletes who are under 19 years old on the insurance start date	COMPETITIVE LICENCE Adults - Competitive athletes of the Finnish Divers' Federation	DIVING INSURANCE For scuba divers (Diving insurance also includes the competitive licence)
Insurance fee	16 €	23 €	37 €
Total	35 €	43 €	59 €

Cover can be valid for the following water sports



Free diving



Scuba diving



Technical diving



Underwater rugby



Finswimming



Underwater orienteering



Spearfishing



Underwater photography



Target Shooting



Snorkelling



Fishtail diving



What is covered

Specialised consultancy in underwater medicine - Access to the Divers Alert Network (DAN) doctors, who are available 24/7 for specialised consultancy in underwater medicine, by calling the Emergency Operating Centre

Included

Medical Treatment and Medical Evacuation - In case of an insured Accident, we will compensate reasonable: fees of examinations, treatment and surgery by healthcare professionals; costs of drugs and wound dressings sold in pharmacies; hospital charges; orthopedic braces or bandages; dental injury examination and treatment; physiotherapy following surgery (max 10 treatments per insured event); rental of crutches; travel expenses to the nearest medical facility. Hyperbaric therapy is only covered under the Diving Insurance. In case of accidents abroad, will also cover the emergency transportation by ambulance, air ambulance or other rescue vehicle to the nearest appropriate medical structure

Up to
€ 30,000.00

Up to
€ 50,000.00
for hyperbaric
treatment abroad

Excess on medical expenses - the amount that will be subtracted once for each insured event

€ 100.00

Disability benefit - Full compensation is paid as a lump-sum compensation for permanent and total medical disability arising from an accident. In the case of a partial disability, the part of the full compensation indicated by the degree of medical disability is paid. The degree of disability is determined solely on the basis of the type of injury; any individual circumstances such as the occupation or hobbies of the insured do not have any effect

Up to
€ 30,000.00

Death Benefit

€ 8,500.00



How to buy a licence

A link to the service and more detailed instructions can be found at www.sukeltaja.fi/vakuutus

- 1 Personal data** Log into the Finnish Divers' Federation's website and check that your personal data includes your email address and date of birth.
- 2 Licence information** Select the appropriate licence.
- 3 Acceptance** Check that your contact details are correct; the bill will be sent to the email address you give us. List the sports you do, accept the approvals attached to the payment purchase and the insurance terms and conditions.
- 4 Payment** It is very important that you enter the reference number given.

DAN Partner Hospitals and Clinics

DAN partners with several hospitals and clinics in Finland, that accept our direct payment in case of insured accidents. If you refer to one of those registered partners, you won't need to pay in advance any money for the treatment. In case of accident, all you need to do is contact the DAN Europe Alarm Centre via the available channels (see below).

This insurance policy is manufactured by IDA Insurance Limited. The company is a subsidiary of DAN Europe Foundation and is duly authorised and regulated by the Malta Financial Services Authority.

IDA Insurance Ltd DAN Building, Level 1 Sir Ugo Mifsud Street Ta' Xbiex XBX 1431 - Malta

How to contact DAN in case of emergency

Telephone: **+ 39 0642115685**

Internet phone call: emergencycall.daneurope.org

Email: emergency@daneurope.org

Online accident form: www.daneurope.org/en/emergency/accident-form

INSURANCE POLICY SUMMARY

What is covered

Diving accidents, including:

- injuries and trauma in general, such as rupture of tendons, spinal disc herniation and joint dislocation;
- barotrauma and decompression illness;
- asphyxiation unrelated to any disease;
- drowning or near drowning;
- hypothermia from exposure or frostbite;
- external otitis, with the exclusion of recurrence;
- dental injuries (excl. implants and prostheses).

Cover is valid in matches, competitions, training (or travels immediately related to these) provided that:

- there are at least two participants
- the activities performed are characteristic of the sport and in line with the training program
- In case of diving activities conducted outside a training course, the insured person holds a valid certification to conduct such activities (e.g. technical or rebreather diving, cave diving)

We require that any treatment and examinations have been prescribed by a doctor, conform to generally accepted medical practice and are necessary for the treatment of the injury.

What is NOT covered

- Any undisclosed medical condition that may increase the risk of suffering an accident.
- the consequences of any act or omission committed intentionally, as a consequence of gross negligence;
- stress pain and injuries or illnesses, such as shin splints, stress fracture, tendinitis or inflammation of tendons' attachment sites;
- gradually arising pains, injuries or illnesses;
- chronic illnesses;
- illnesses, such as arthrosis or arthritis or heart attacks or other attacks of illness;
- loss of income or other indirect losses;
- examinations or treatment carried out by a dietician, psychologist, neuropsychologist, massage therapist or similar healthcare professional;
- medical aids, other aids and supplies or artificial limbs, except as described above concerning orthopaedic braces or bandages and rental costs of crutches;
- spectacles, hearing aids or dentures even if they broke in connection with the sudden event;
- indirect costs such as accommodation and meal costs.

Where your cover is valid

Country of residence: all year round.

Abroad: max. 90 days per year. You do not need to inform us beforehand about your trip dates.

This is a fixed term cover

Cover will start on 1 January 2026 if you pay the premium by the end of January 2026. If the policy is paid later than that, it will come into effect at midnight on the date of payment or at the exact time of payment provided a receipt showing that time can be presented. Cover will expire on 31 December 2026.

What to do in case of emergency

1. **Call the local Emergency Medical Services** to assure assistance and medical transportation are immediately provided.
2. **Contact the DAN Europe Emergency Operating Centre** for specialist advice and support in the management of the emergency.

Please contact the Emergency Operating Centre before being admitted to any hospital, so that the DAN staff can:

- immediately assess your case and confirm cover;
- guide you to the most appropriate facility which accepts direct payment from us (so you do not have to pay anything in advance).

How to file a claim

Please follow the instructions on <https://www.daneurope.org/en/claim/accident-form>

How to disclose a medical condition

If you have a pre-existing medical condition, you must inform DAN Europe **before** purchasing/renewing an insurance plan.

To do so, please write to medicalreferrals@daneurope.org and attach your fit-to-dive medical certificate (if available).

For more information on what to declare, search "Material Fact" on the Terms and Conditions or write to medicalreferrals@daneurope.org

How to request non-urgent medical advice

Send your diving-related question to medical@daneurope.org