

# GROUP INSURANCE FOR DANSK SPORTSDYKKERFORBUND



**baltic**finance  
UNDERWRITING AGENCY





- **The insurance company provides cover for accidents happening to the insured persons while diving.**
- The insurance covers 24 hours a day, anywhere in the world.
- An accident means an event taking place during diving or on the way from/to diving, independent of the insured person's intention, causing bodily injury and resulting in permanent injury or death.
- Ordinary diving injuries causing permanent disability or death are covered by this insurance. This also includes search, rescue and decompression chamber treatment in foreign countries.
- It is also considered an accident if the insured person is involved in an accident or dies during diving for the following reasons:
  1. Drowning, suffocation and freezing to death.
  2. By rightfully defending or helping to save other people.
  3. Directly or indirectly as a consequence of increased effort causing permanent disability.
  4. Poisoning caused by mixed gases resulting in permanent disability or death.
- Generally, no kinds of scuba diving are excluded.

#### Cover – only diving accidents incl. pool activities

	Sum in DKK
Accident death adult	up to <b>200,000</b>
Accident death child	up to <b>50,000</b>
Decompression chamber	up to <b>150,000</b>
Search, rescue and salvage expenses	up to <b>150,000</b>
Tooth damage/diving water sports	up to <b>100,000</b>
Transport to place of treatment and repatriation expenses	up to <b>150,000</b>
In case of 100% permanent disability, child	up to <b>500,000</b>
In case of 100% permanent disability, adult	up to <b>250,000</b>



## B

## Rescue expenses

If the insured person has been involved in an accident during diving in a foreign country in accordance with the current terms and conditions, the insurance company will pay out compensation according to § 1, section 3, 4, 6, which is limited to DKK 150,000.

1. Refunding of costs in connection with search, rescue or salvage if the service is provided by public or private rescue organisations, as long as it is common practice that payment or fees are charged for this service. These costs are also refunded if the accident was directly threatening or if the circumstances gave reason to assume that there was going to be an accident.
2. Refunding of costs in connection with transportation of the insured person to the nearest hospital or specialised clinic if the doctor finds it medically necessary.
3. Costs for treatment in decompression chamber.

## C

## Exclusions

Accidents causing permanent injury or death as a consequence of the following are not covered by this insurance:

1. Consumption of alcohol, psychoactive drug abuse, use of narcotic drugs and hallucinative drugs in general.
2. Intentional commitment or attempted commitment of criminal acts.
3. Stroke, epileptic seizure or other convulsions striking the whole body of the insured person. The insurance covers, however, if these disorders or seizures are caused by an accident covered by this insurance.
4. Intentional and gross negligent disregard of rational diving security.
5. Professional diving excl. diving instructor or underwater guide.

