

Benefits

SEVEN CORNERS CMAS

DAN EUROPE RESIDENTS

DAN NON EUROPEAN RESIDENTS

Important Benefits

Cover Name	CMAS / MDS	DAN EUROPE RESIDENTS			DAN NON EUROPEAN RESIDENTS
		Bronze 40 m Max	Silver	Gold	Sport Member
US DOLLAR		EURO			EURO
1 Coverage Territories	Worldwide, excluded the United States	Worldwide	Worldwide	Worldwide	Worldwide
2 Medical Maximums	Medical Maximum is per person per Period of Coverage incurred while participating in covered Underwater Recreational Activities. (age 80+, maximum limited to \$2,500) 40 000 USD	50 000 €	Total Cost	Total Cost	Total Cost
3 Deductible	Per person per Occurrence 100 USD	0 €	0 €	0 €	0 €
4 Emergency Medical Evacuation/Repatriation	50 000 USD	Total Cost	Total Cost	Total Cost	Total Cost
5 Return of Mortal Remains	50 000 USD	Total Cost	Total Cost	Total Cost	Total Cost
6 Emergency Medical Reunion	50 000 USD	Not Included	Total Cost	Total Cost	Not Included
7 Local Ambulance Benefit	5 000 USD	Not Included	Not Included	Not Included	Not Included
8 Accidental Death & Dismemberment (AD&D)	Principal sum for Insured 50 000 USD	Not Included	Included - See below	Included - See below	Included - See below
9 Common Carrier Accidental Death	200% of principal sum for Insured 100 000 USD	Not Included	Not Included	Not Included	Not Included
10 Non diving emergency abroad	Participating in and traveling to/from and while at a covered Underwater Recreational Activity 365 Days	Included up to 60 days	Included up to 90 days	Included up to 120 days	Included up to 90 days
11 Loss of Scuba Equipment	500 USD	Not Included	1 500 €	3 000 €	1 500 €
12 Hospital Room & Board	Usual, Reasonable and Customary to the selected Medical Maximum	Included	Included	Included	Included
13 Intensive Care	Usual, Reasonable and Customary to the selected Medical Maximum	Included	Included	Included	Included
14 Outpatient Medical Expenses	Usual, Reasonable and Customary to the selected Medical Maximum	Included	Included	Included	Included
15 Hazardous Sports Coverage	Included	Not Included	Not Included	Not Included	Not Included
16 Underwater Recreational Activities Coverage	Covered activities: apnoea, aquathlon, finswimming, underwater hockey, orienteering, underwater rugby, spearfishing, sport diving (excluding solo diving), visual and target shooting.	Included	Included	Included	Included
17 24 hour Travel Assistance Services	Included	Included	Included	Included	Included
18 Duration of cover	365 days	365 days	366 days	367 days	365 days
19 Specialized medical treatment, including rehabilitation and post-traumatic stress treatment, up to 30 days from date of incident	Included in Medical Maximums	Not Included	Total Cost	Total Cost	Total Cost
20 Daily allowance for hospital stay during therapy	Not included	0 €	50 €	100 €	50 €
21 Loss or damage of own or rescuers' diving equipment, only following an indemnifiable own or 3rd party diving accident	Included In Loss of Scuba Equipment. 3rd party, not included. 500 USD	Not Included	1 500 €	3 000 €	1 500 €
22 Extra hotel & travel costs following a diving accident	Included In Emergency Medical Reunion 50 000 USD	Not Included	5 000 €	10 000 €	5 000 €
23 Permanent disability	Included in Accidental Death & Dismemberment (AD&D) 50 000 USD	Not Included	50 000 €	100 000 €	50 000 €
24 Any prosthesis necessary after an insured injury	Excluded	1 000 €	1 000 €	1 000 €	1 000 €
25 Search & rescue of the missing diver (cave diving included)	Not Included	2 500 €	10 000 €	15 000 €	10 000 €
26 Death	Included in Accidental Death & Dismemberment (AD&D) 50 000 USD	Not Included	6 000 €	12 000 €	6 000 €
27 Personal civil liability, including legal defence	Not Included	7 000 €	25 000 €	100 000 €	Not Included
28 Legal expenses in relation to a diving accident	Not Included	Not Included	5 000 €	10 000 €	Not Included
29 Emergency interpreter costs	Not Included	Not Included	500 €	1 000 €	Not Included
30 Funeral Expenses	Not Included	Not Included	Not Included	Not Included	Not Included

Annual Premium Per Member

Open Water
Pool

CMAS

Open Water 11,42 USD
Pool 3,80 USD

DAN Bronze

60,51 €
60,51 €

DAN Silver

88,26 €
88,26 €

DAN Gold

206,89 €
206,89 €

DAN Sport Membrs

92,00 €
92,00 €

Compare with DAN Europe Residents Bronze