

General questions concerning the aqua med dive card

December 2016

When will the dive card start and for how long is it valid?

Your application will take effect as soon as we receive it back signed by you or in the moment you apply online. This means you can decide to go diving on the spur of the moment, and will be covered immediately! Even if you have not yet received your red card by post you can always ask for a contract confirmation for/during your holidays right away. If you wish the contract 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:

- Apply online on our website
- Download the application form and send it by post, e-mail or fax
- Pick up an application form 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 dive card 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) in order to provide immediately the right information to the doctors involved in an emergency. A worldwide diving accident insurance, as well as a fully adequate international travel insurance, both with unlimited coverage is also included. Furthermore, all the dive cards dispose of a personal liability insurance in case of liability claims during diving activities.

The **dive card professional** is designed for professionals and contains additionally to the dive card basic services a professional liability insurance for diving instructors as well as our diving accident protection Student Protect.

The **dive card family** insures the whole family. It includes the dive card basic services for every family member, in total for max. 2 life partners and 2 children under 21 years, living in the same household.

The **travel card** is an addition to your own dive card for non-diving family members (max. one partner and two children under 21 years). It contains our worldwide emergency call service and an international travel insurance. The travel card does not contain a diving accident insurance.

If you have more than 2 children, each additional child under 21 years just costs 15,- Euros extra per year.

Why is there no period of validity printed on the dive card? How can I provide evidence of the fact that my dive card is valid?

There is no date of validity printed on the dive card, and it can therefore be used as long as you like by having a valid dive card. In this way, every year we spare the environment a large volume of plastic waste and we save on unnecessary costs for us (and for you as our customer as well). If you need to provide evidence of the fact that your dive card is valid, you can of course request an up-to-date contract confirmation from us at any time or download one by yourself from our online customer portal.

Should your dive card ever become worn, unsightly, damaged or broken you will of course receive a replacement card from us free of charge!



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 happens when I call the aqua med emergency hotline?

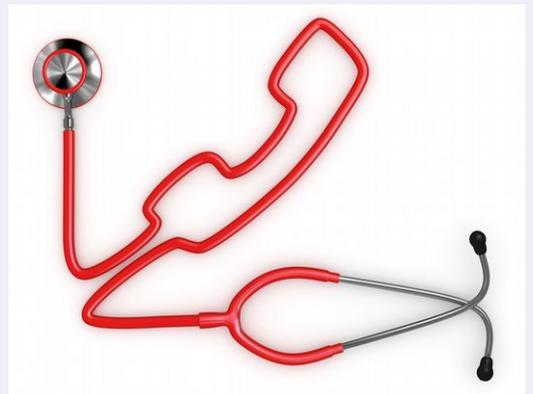
Our worldwide emergency hotline is +49 (0)700- 34835463 (=“diveline”). As, in very rare cases, foreign telephone companies do not permit connections to special German numbers, there is also the landline number +49 421 222 27-22 as an alternative. With this number you can contact our medical emergency 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 maintain contact with the family members and Department of Foreign Affairs in emergencies.



What procedures do I need to follow in case of a claim? Must I first call aqua med?

To receive insurance benefits under the dive card, there is no obligation for aqua med to be informed beforehand. We are more than happy for you to deal with simple claims yourself, provided that there are no language problems and unless you have run out of travel money. Before we can reimburse your expenditure, we shall then need the original receipts by post, medical reports (if available), evidence of the duration of the trip (e.g. a copy of the flight ticket) and information on any other insurance which might be in existence.

Before receiving treatment when travelling abroad in Europe you should present your insurance card (European Health Insurance Card, EHIC). Several European service providers can bill for their services directly through your insurance card. Should however you incur expenditure yourself when travelling abroad in Europe because of the social insurance agreement which exists in Europe, you must initially submit such expenditure to your health insurance scheme. The latter will assume at least part of the costs. You can submit any remaining costs to us, accompanied by the original statement of account from the health insurance scheme.



Certainly you can of course also call our medical hotline at any time for cases which are thought to be harmless or if you should you have any medical questions or problems.

In more complex cases, especially high-cost ones or where hyperbaric chamber or hospital treatment seems to be required, we recommend absolutely to contact our hotline physicians. They will coordinate the treatment in consultation with the local physicians, help if there are any language problems and will, if needed organise your return home. The costs are then billed directly to aqua med.