

Professional liability insurance with dan

[Economics](#), [Insurance](#)



For more than 35 years, DAN has covered divers in the event of accidents when other insurance agencies refused to cover divers. The industry leader in dive safety education and research is a valued resource dedicated to providing divers with assistance in emergency situations. Why not trust the agency that protects thousands of members worldwide to protect your profession?

As any seasoned dive professional knows, the question is not “ if” an accident will occur, it’s “ when”. Professionals are liable for any and all accidents that occur under their supervision, and these accidents are not always preventable. DAN professional liability insurance seems to be crafted by the hand of every successful professional in the industry, and resources for risk management and reduction are available with each policy. DAN also recognizes that students are much riskier than certified divers, so they subsidize medical expense coverage 100% for the students of DAN professional members. Being able to provide coverage to your students not only makes you responsible, it makes you marketable.

Individual plans are offered in the US covering up to \$1million dollars per claim with up to \$2 million in aggregate coverage. Plans have no deductible and cover bodily injury, property damage, and unlimited defense in any part of the world.

There is also no charge for listing any additional named insureds, making it easy to take advantage of this worldwide coverage.

If your profession includes training technical or rebreather divers, endorsements for both types of diving are available at no cost. Excess liability and equipment liability coverage are also available.

I have been a dive instructor since 2015 and I teach open circuit divers as well as rebreather divers. In my time as an instructor, I have seen just how risky diving with students can be. Diving in general is an inherently risky activity, which is why I recommend that all my students become DAN members as soon as they are certified. As a DAN member myself, I was definitely intrigued when I heard that DAN was now offering professional liability insurance. After doing my research, I quickly realized that finding a plan with such extensive coverage at such an affordable rate would be next to impossible.

With DAN professional liability insurance I have the flexibility to teach any course in which I am qualified to teach, anywhere in the world. If I want to conduct confined water training in Atlanta, Georgia, take half my students to the Maldives for checkout dives and the other half to Palau, I can do that. With DAN Professional Liability Insurance, I am covered by the experts every step of the way.