

Questions about diving techniques

Does the dive card cover me for solo diving?

Yes, as a diving procedure, solo diving is covered in principle. However, the insurance conditions point to the fact that there is no insurance cover if the recommendations of internationally accepted organisations for recreational diving are intentionally or grossly negligently disregarded. The recommendations primarily concern the auxiliary equipment that is taken with, the surface marker buoy and/or the support on the surface. You can obtain further details about the individual standards and guidelines concerned from your diving association. We in any event recommend that you complete a solo diving course.



Does the dive card cover me for technical diving?

Technical diving is covered in principle under the dive card. However, the insurance conditions (Section 3, 4.1.2.3) require training to have been undergone, for which evidence can be provided, and you are alerted to the fact (Section 3, 4.1.2.1) that there is no insurance cover if "the recommendations of internationally accepted organisations for recreational diving ... are intentionally or grossly negligently disregarded". You can obtain further details about the individual standards and guidelines concerned from your diving association.

Is there a depth limit?

No, there is no explicit depth limit. However, the insurance conditions (Section 3, 4.1.2.1) point to the fact that there is no insurance cover if "the recommendations of internationally accepted organisations for recreational diving ... are intentionally or grossly negligently disregarded". You can obtain further details on which depth would be recommended for you, given your training, from your diving association. Incidentally: If the recommended depth for you is 35 metres and you inadvertently end up being at 40 metres, then this falls short of being classed as gross negligence.

Is a certificate necessary for the validity of the dive card?

The insurance conditions expressly require training, for which evidence can be provided, to have been undergone for technical diving only, i.e. dives in which breathing gases other than compressed air or oxygen-enriched air (Nitrox) are used (TUV [Diving Accident Insurance] 4.1.2.3).

However, they exclude dives in which the recommendations of internationally recognised recreational diving associations are disregarded intentionally or through gross negligence (TUV 4.1.2.1).

Even if no certification card is explicitly required for e.g. solo diving, cave diving or diving with a dry suit, we basically recommend that you dive only in keeping with the in each case applicable level of training and/or experience.

What does it mean when I am told to comply with the "guidelines of internationally recognised associations"? Which associations are they? Do I have to be a member of these associations?

The reason for this wording is that neither aqua med nor any insurance can make the rules for diving. This is the job of the training associations, and they have been performing this job – for the safety of all divers and in order to prevent by and large any state intervention – highly successfully for a few decades now in the context of the self-regulation of sport diving. Not only this, these rules change over the course of time. The above-mentioned wording ensures that the insurance conditions are always automatically – by being adapted to the standards of the associations – up to date. At the same time it ensures that really extreme forms of diving (e.g. 80 m with air or a PO₂ of 2.0 bar) are excluded. This is in the interest of all policyholders, since it prevents individuals with an extremely high willingness to take risks from driving insurance premiums upwards for all.

The "internationally recognised associations" are all the associations in the pool of the EUF (European Underwater Federation/www.euf-certification.org), CMAS (www.cmas.org) and WRSTC/RSTC (www.wrstc.com). Nearly all the larger organisations in existence worldwide, inter alia PADI and SSI, are brought together as part of these three associations. Even the apnoea diving/free diving and technical diving programmes of these associations fall under the aforesaid regime, as do the technical offshoots of these associations and associations which have an equivalence agreement with the latter, in that case within the scope of this agreement.

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You do not need to either have a certification card from or be a member of the respective association in order to invoke its standards. (Exception: for technical diving, training needs to have been undergone, for which evidence can be provided!)

Am I covered if I have assembled my equipment (e.g. 1st and 2nd stage) myself? Or if there is no EC examination?

There is no requirement for any certification in the insurance conditions. However, we believe that the (EC) certification of diving equipment makes sense and, for your own safety, we strongly recommend that you comply with manufacturers' specifications. The best way forward would be for you to enquire directly with the manufacturer as to whether the components you use are technically compatible.

