

Dive Insurance Comparison

DAN World vs DiveAssure - plans available to India-resident divers, compiled directly from each insurer's policy certificates / description of coverage documents.

Short-Term / Single-Trip Plans

Plan	Price (USD)	Dive Accident Medical & Evac	AD&D / PTD	Non-Diving Medical	Baggage	Trip Cancellation / Interruption	Missed Diving Days	Notes & Restrictions
DAN Short-Term Dive Accident	\$20-\$50 (day-banded, e.g. \$40 for 5 days; 1-30 day options)	Dive accident medical: \$125,000 (lifetime agg.) Emergency evac/repatriation: \$150,000	\$10,000 / \$10,000	Not covered	Not covered	Not covered	Not covered	Pure dive-accident + evacuation cover, nothing else. Worldwide except ~15 sanctioned countries (Afghanistan, Iran, Pakistan, Syria, etc. - India NOT excluded). Age 8-75. Pre-existing conditions excluded (180-day lookback). Sold via local DAN Business Members/dive shops - day-band pricing set locally, confirm with the seller.
DiveAssure DiveSafe (single trip)	\$79	Medical: \$1,000,000 Evacuation/repatriation: \$1,000,000	\$10,000 / n/a	Not covered	Not covered (diving gear loss only: \$2,000)	Not covered	Not covered	Dive-accident-only plan with far higher medical/evacuation limits than DAN's equivalent. Includes extra return-ticket/accommodation cost if injury delays your trip home (\$125/day, \$3,000 cap). No depth limit; mixed gas, rebreather, cave & ice diving all covered. Age 8-75. Pre-existing conditions excluded (180-day lookback). Worldwide except ~21 sanctioned/high-risk countries (India not excluded).
DiveAssure Dive&Travel (single trip)	\$96 (quoted: age 35, Maldives, 6 days, \$1,300 trip cost)	Diving medical & evac: \$250,000	\$10,000 / n/a	\$20,000	\$2,500 loss (incl. \$1,500 for dive gear) + \$700 delay	Up to \$25,000 (medical inability to dive, weather, and other listed covered reasons)	\$100/day (max \$500) - medical inability to dive \$150/day (max \$450) - weather	This is the plan that actually covers the original question - illness-related missed diving days. Deductibles apply: \$75 medical, \$100 baggage, \$50 cancellation. Liveboard cancellation has a 20% deductible. A higher Dive&Travel Plus tier exists (max \$1,000,000, missed days up to \$250/1,000, baggage \$5,000) - not quoted, ask DiveAssure directly. Trip must be outside home country; single trip up to 180 days.

Annual / Multi-Trip Plans

Plan	Price (USD)	Dive Accident Medical & Evac	AD&D / PTD	Non-Diving Medical	Baggage	Trip Cancellation / Interruption	Missed Diving Days	Notes & Restrictions
DAN Master (Dive Accident)	\$120 / year	Dive accident medical: \$125,000 Evacuation: \$150,000	\$10,000 / \$10,000	Not covered	Not covered	Not covered	Not covered	Base annual accident-only plan. Worldwide except ~15 sanctioned countries. Age 8-75. Renews yearly, covers unlimited trips.
DAN Preferred (Dive Accident)	\$150 / year	Dive accident medical: \$250,000 (per occurrence) Evacuation: \$150,000	\$25,000 / \$25,000	Not covered	Not covered	Not covered (general trip)	COVERED - up to \$5,000 Diving Vacation Cancellation + \$5,000 Interruption. Paid per lost diving day (lesser of daily rate or non-refundable diving cost).	The only DAN plan that covers missed diving days WITHOUT the separate Travel add-on below. Diving payment/deposit must be made before the illness/injury starts. No baggage or general (non-diving) trip cancellation though.
DAN Master + Travel Assistance	\$120 + \$175 = \$295 / year	Same as Master: \$125,000 / \$150,000	Dive: \$10,000/\$10,000 Add-on (non-dive): \$10,000/\$10,000	\$50,000 (add-on)	\$1,500 loss + \$250 delay (add-on)	\$1,500 Cancellation + \$1,500 Interruption (add-on, general trip)	Not covered - Master's base plan has no Diving Vacation clause, and the Travel add-on doesn't add one either.	Adds real general travel protection (flights, baggage, non-dive medical) on top of Master, but still leaves the missed-diving-days gap open.
DAN Preferred + Travel Assistance	\$150 + \$270 = \$420 / year	Same as Preferred: \$250,000 / \$150,000	Dive: \$25,000/\$25,000 Add-on (non-dive): \$25,000/\$25,000	\$100,000 (add-on)	\$2,500 loss + \$500 delay (add-on)	\$2,500 Cancellation + \$2,500 Interruption (add-on, general trip)	COVERED - Preferred's own \$5,000 Diving Vacation Cancellation + \$5,000 Interruption carries over.	The most complete DAN combination: general trip protection AND the missed-diving-days benefit. Also the priciest DAN option.
DiveAssure DiveSafe (annual)	\$149 / year	Medical: \$1,000,000 Evacuation/repatriation: \$1,000,000	\$10,000 / n/a	Not covered	Not covered (gear only: \$2,000)	Not covered	Not covered	Identical coverage to the short-term DiveSafe plan, just valid all year for unlimited trips. Highest pure medical/evacuation limits of any plan here, but zero travel protection.
DiveAssure Dive&Travel (annual)	\$252 / year (quoted: age 35, avg. trip \$1,500)	Diving medical & evac: \$250,000	\$10,000 / n/a	\$20,000	\$2,500 loss + \$700 delay	Up to \$25,000 per trip	\$100/day (max \$500) - medical inability \$150/day (max \$450) - weather	Same benefit structure as the single-trip Dive&Travel plan, but covers every trip taken all year (each trip capped at 42 consecutive days). Plus tier available with higher limits - not quoted.