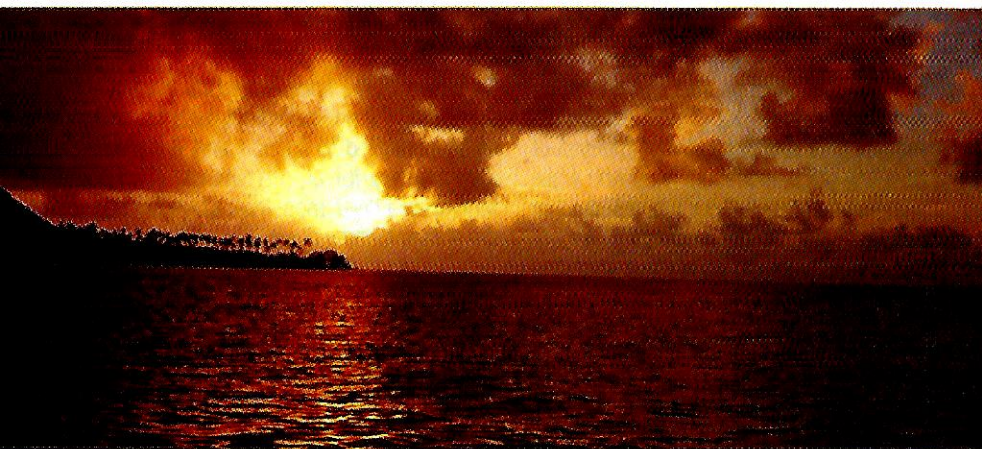




# Taking the Sting Out

DAN Insurance Helps An Injured Dive Traveler



Chuck Turmell has been diving since 1962. Yet he never felt the need to sign up for divers insurance. But that's all changed.

Today, he's very thankful his local dive store owner insisted he purchase DAN Insurance prior to his trip to Australia — a vacation that was far more eventful than he had planned.

Only one day into the two-week odyssey, Turmell was likely bitten by a spider during an expedition into the Kuranda Rain Forest in tropical North Queensland. Treating physicians were not able to make a diagnosis they all agreed upon, but they generally agreed that the wound likely came from a spider bite. And not just any spider: some of Turmell's doctors believed this bite was from a spider in the funnel web family, one of the most poisonous types in the world.

Turmell didn't feel anything unusual at the time he was bitten. But two days later and after he had logged two dives, he aborted a third when his leg swelled to more than twice its normal size. He began experiencing other symptoms like profuse sweating and shortness of breath.

"I was thinking maybe I just bumped something on the boat and I was getting

some swelling or something, possibly a mosquito bite," he said. "It wasn't until about eight hours later that I realized some raging infection was obvious."

Realizing the symptoms were very serious, Turmell talked with the crew of the liveaboard, Mike Ball's *Spoilsport*, and after some consultation with the hospital and local officials, the crew helped arrange for an air evacuation.

The helicopter picked Turmell up on Flinder's Kay, a sand bar in the Coral Sea, 145 miles off the Australian coastline and nearly two hours from the nearest hospital in Townsville. "The first thing they asked me when they arrived was 'Do you have DAN insurance?'" Turmell said. "Then, when I got to the hospital, they asked me again. I'm glad that I was able to say 'Yes, I have DAN.'"

Gordon Boivin, owner of Laguna Sea Sports in Laguna Beach, Calif., was the main reason Turmell signed up for DAN insurance. "We strongly recommend that our dive club members and customers who travel overseas have DAN's protection program," Boivin said. "And what happened to Chuck was exactly why we are such strong advocates of DAN insurance."

Boivin has a computer in his store dedicated to the DAN website. That made it simple and easy for Turmell to sign up for the DAN Preferred Member program. "He really didn't have any excuses," Boivin said. "I just pointed him at the machine and 10 minutes later he was signed up."

As seasoned traveler and former paramedic, Turmell took most of the events in stride. "I wasn't scared until I reached the hospital and the doctors told me that it was a good thing I arrived when I did, because another 12 hours and I might not have made it," he said.

After spending five days in intensive care at the Townsville hospital, Turmell was ready to rejoin the group for the return trip to California. Having DAN coverage made the entire process much simpler and allayed some of Turmell's concerns.

Upon his return home, Turmell discovered another benefit that only DAN Preferred Members receive — trip reimbursement. "I saved a long time for this Australia trip, and I was pleasantly surprised that my DAN policy included a way for me to recover some of the lost cost of the trip," he said.

In all, the \$99 investment to become a DAN Member and enroll for Preferred coverage saved Turmell an estimated \$20,000. This active diver now knows that signing up for DAN coverage is a "must" before any dive trip.

"Things would be a lot different right now if I didn't have DAN," Turmell said.

## ABOUT THE AUTHOR

DAN Member Scott Jones is a dive journalist who has been diving and writing about it for 20-plus years. He is currently editor of *Divenewswire*, a press release service with wide distribution in the dive industry.

BY SCOTT D. JONES