
Is Everything Covered?

Our ombudsman checks out DAN's insurance delivery

The Divers Alert Network is just about every traveling diver's insurance carrier. I certainly count on it. But for every problem? Diver Sally McKittrick learned a tough lesson on a Honduras trip, and her traveling buddy, Bobby Perry of Bellaire, Texas, tells us about it. Both carried DAN's master plan insurance.

In early August, McKittrick broke a toe aboard the *Bay Islands Aggressor*. Perry accompanied her to a Roatan hospital, where her painful toe was X-rayed, but she and Perry were put off, as you can imagine, by fresh blood and dried blood on the X-ray shield, counter tops, and elsewhere. When the doctor tried to inject Ms. McKittrick, who is a surgical nurse, with an unknown substance, she protested. So the two of them were escorted from the hospital by security.

She was taken to another doctor, who, after looking at the X-ray, put her foot in a cast for protection. The break was so severe she was told to seek assistance in the U.S. Perry said neither doctor spoke English and "my Spanish is limited," and although they had an interpreter from the *Aggressor* with them, in neither case did they obtain the name of the doctor.

Perry told me that from Romero's, where the *Aggressor* docked, he called a DAN number on the back of his card to help get McKittrick home. Perry said that a less-than-professional representative, bordering on rude, insisted

on the name of either doctor who treated McKittrick, explaining that a DAN doctor must talk with the Roatan doctor. Perry explained the problems with the hospital, saying they got neither physician's name. The representative said she would call him back at the hotel, but never did.

Perry called the next morning and spoke with a woman who was

DAN's Dovenbarger said it's wise to contact the physician in charge of any hyperbaric chamber, since most are familiar with DAN's services and can help.

more pleasant but who also insisted that the DAN doctor speak with the Roatan doctor. With still no name forthcoming, she made it clear that DAN would provide no help except to connect them with a travel person, who then booked a flight on Isleña Airlines for an 8:00 a.m. departure from Roatan to San Pedro and a later flight to Houston on TACA.

Once at the airport, they learned Isleña didn't have a 8:00 a.m. flight, but McKittrick got another flight. At San Pedro, she was told she didn't have a TACA reservation and the plane was full. Still suffering her painful break, she got a Continental flight, for

which Perry paid, and finally arrived in Houston, where she was treated.

"So," Perry asks, "what good is having a membership in DAN? The only time it was needed, it was less than useless. . . . I have been a DAN member since 1990, but I want to be dropped from membership." He voiced these complaints in a letter to DAN, which Joel Dovenbarger, Director of Medical Services, answered, but Perry wasn't satisfied and contacted us. We called Dovenbarger.

It turns out that Perry had spoken with representatives from Worldwide Assistance, with which DAN contracts to handle emergency air evacuation. Dovenbarger noted that before emergency air evacuation could be arranged, a physician at this end must speak with a local examining physician to verify the problem. Dovenbarger said that Worldwide has Spanish speakers in the office or on call, and had Perry gotten "a name, a number, a business card, or asked an English-speaking person at the hotel about the doctor, a medical contact could have been made . . . and this would have gone a long way in solving Ms. McKittrick's problems." It would at least have gotten McKittrick back a day earlier. When informed of this, Perry countered that no one at Worldwide had offered assistance with Spanish.

Dovenbarger said that it's wise to contact the physician in charge of any hyperbaric chamber, or anyone involved with the chamber, since most are familiar with DAN's services and can help.

Local people told Perry the physician was out of town, so Perry didn't bother.

Why did McKittrick's travel arrangements fall through? The fault here apparently lies with the airlines. Isleña computer schedules were inaccurate; Dovenbarger learned that although a reservation number proved that the reservation had been made, TACA oversold the airline and ignored the reservation. Scores of divers every year report similar experiences with TACA. This case, Dovenbarger told us, has caused DAN to cease using TACA.

Perry believed he was out of pocket for McKittrick's second flight. His letter didn't request

reimbursement, and Worldwide said all they would do was arrange it. When we discussed this case with Dovenbarger, he noted that medical insurance didn't apply because the accident happened out of the water. Nevertheless, evacuation or air assistance does. Although they didn't get a physician's assessment in Roatan, they behaved in good faith. They have a master policy, and because of these extenuating circumstances, DAN will see that they are reimbursed for the cost of flights home, less the original cost — as long as it doesn't exceed \$1,000, the limit of the DAN policy — when Perry applies.

The Aggressor fleet has given her a free week on the *Bay Islands*

Aggressor to replace her lost week. According to Perry, she's healed, and the two are planning their next trip.

Now, a tip for all DAN members: Dovenbarger suggests that one lesson here is for every DAN member to read the policy. "We have gone to great lengths," he said, "to explain and clarify everything we can to help travelers and expedite claims."

So, Bobby, I can understand why you were frustrated and angry on Roatan, but I'm keeping my DAN membership alive and well and respectfully advise you and Sally to do the same.

Ben Davison

What's Going On . . .

Readers report on diving adventures in both hemispheres

Honduras

The biggest drawback to the Bay Islands is still the no-see-ums. These tiny flying teeth can eat you alive. True, they are cyclical, and they bother some people more than others, but the bottom line is that you have to spend the whole trip slathered in DEET. Still, the Bay Islands remain one of the best bargains in tropical dive travel — package rates are outstanding.

Roatan is growing wildly, with new resorts everywhere. Cayos Cochinos, though now a marine reserve, has kept its one resort, **Plantation Beach**. Guanaja, which will be covered in the next month's issue, also has several new small resorts.

Utila is also on the move. In a past issue I mentioned that **Laguna Beach Resort** owners had reportedly sunk two million bucks into making it Utila's first-class resort; I also asked for a report from any readers who had been there. Nels Westman (Capitola, California) responded:

"I spent seven nights at Laguna Beach in September. Arrangements were handled smoothly by their agent, Utila Tours, for a \$645 package including lodging, all meals, five dive days with two-tank dives, plus two night dives. I found the resort lovely, with sandy beaches, coconut palms, flowers, and hammocks. Rooms are spacious with AC, ceiling fans, bedside lights, good plumbing,

and hot showers. The clubhouse, bar, and dining room are all fine. Food was tasty and plentiful, served buffet style. Bar was well stocked, self-serviced, and prices were reasonable. They generate their own power 24 hours/day.

"The dive boat is new and well laid out. Plenty of room, shade, radio, and emergency gear. Entry is giant stride off swim platform; easy walk-out return via stern ladder. Boat handles 12–15 easily. One divemaster per 5–6 divers. Unless you object, dive staff takes care of all your gear (wet suits, fins, masks, etc.) throughout the stay — puts it on boat in the morning, changes tanks during day, rinses and dries gear at day's