

undercurrent

The Private, Exclusive Guide for Serious Divers

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Rangiroa and Fakarava, French Polynesia

paradise for pelagic fanatics

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Dear Reader:

I can sum up my surface intervals in Tahiti and the Tuamotu Islands in two words: hot and expensive. My flight from Los Angeles was only eight hours but when I arrived at Papeete at 4:30 a.m., the heat and humidity hit me like a hot, wet blanket, with no air-conditioning to be found. My flight to Rangiroa wasn't until 8:30 a.m., so all I could do was swap my dollars for Pacific francs at a very poor exchange rate, then sit and sweat it out until check-in.

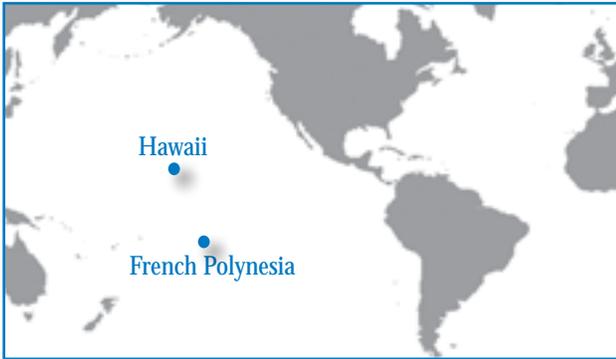
But, oh, the diving. An abundance of pelagics, tropical reef fish, bright corals and strong currents made for excellent, challenging diving. I took a land-based itinerary, booking dives and accommodations through Top Dive, doing 14 dives in six days at Rangiroa, and nine dives in four days at Fakarava.

Air Tahiti flies many hour-long flights daily to Rangiroa in twin-engine turbo props with small overhead bins. Weight limits are strict -- 55 pounds for checked baggage and seven pounds for carry-ons -- but I got lucky. My luggage weighed 70 pounds but because I was the first in line for check-in, tired and it was Christmas, the airline checker skipped the \$40 additional charge.

About 200 miles east of Tahiti, the Tuamotu Archipelago is composed of 78 coral atolls. The largest is Rangiroa, boasting the biggest lagoon in Polynesia. Alain Ruiz, the French owner of Pension Bounty, met me at the airport. The three-mile drive was on



Swimming with sharks in Rangiroa



a narrow strip of road, the lagoon only 150 yards to the west and the ocean equidistant to the east. There's no town center on Rangiroa, just a few scattered hotels, pensions, restaurants and a pearl farm up north. Alain runs the Pension Bounty with his wife, Muriel. The four studios of Kohu wood and red cedar are just basic settings, with a kitchenette, bathroom and overhead fan. Bicycles were free of charge but if I needed a ride somewhere, Alain would accommodate.

Half a mile down the beach was Top Dive's site, a small shack with a compressor. I wanted an afternoon dive for Christmas Day, so Marina Delestain (she took novice divers while Pascal guided advanced ones) took me for a shallow dive at Tiputa Reef in the northern part of the atoll. It was a mellow dive, with a couple of barracuda schools floating lazily and turtles mingling with tropical fish among hard corals.

The great stuff came the next day at Tiputa Pass, a short ride away. The current rips at up to 10 knots when it flows from the ocean to the lagoon, and is chock-full of hammerheads, squadrons of eagle rays and other majestic predators. Before I entered the pass, there was nothing between me and the white sand but sharks, eagle rays and barracudas of every size and type, swirling and mingling at an underwater cocktail party. One problem: I was at 100 feet when they were at 150 feet or deeper. I did 11 dives in the pass, all with 75- to 100-foot visibility. As the current picked up, it was awe-inspiring to shoot the pass with eagle rays, titan and clown triggerfish, barracudas and gray and white-tip sharks flying through on either side. Unfortunately, they were not always swimming through when I did, so the dives became redundant when I didn't have company.

The Nitrox was a great 36-percent mix in 100 cu. ft. tanks. We never exceeded 100 feet, and I took the ride three times a day but with strong currents, I sucked up air. Because the diving was aggressive, dive times were generally enforced at 45 minutes or 500psi, and the group surfaced together. We traveled in Zodiacs with no more than six divers in each. I suited up beforehand, having only to strap on my tank and slip on my fins in the boat. Gearing up with that sun beating down was a chore, but the water at 84 degrees felt great once I was finally in. Pascal's group backrolled in together, dropping down immediately to get into the pass, which we entered at about 95 feet. I ducked into little valleys to get out of the current. I had to grab a rock and pull myself down because the current was that strong. White tips and gray sharks hung out with schooling trevallies. Trigger fish and rays floated by gracefully, mocking my clumsy efforts to get through the current. During our surface intervals, the two groups compared sightings. Marina's group saw hammerheads and dolphins at their safety stops, so we both came out even.

The most fun was getting back into the Zodiacs. I had to take my gear off and hand it to the captain, then fin myself back up. It made for some ugly exits. Surface intervals were at the dive shop. Top Dive provided a cooler of water but I had to provide my snacks. I was generally back from the second dive by 11:30 a.m. After a lunch break, the third dive started at 2 p.m. Besides a French couple, most of my fellow divers were from the U.S. Because we were focused on the dives, and everybody else had other accommodations away from mine, there was minimal chatter outside of comparing fish IDs.

At the Pension Bounty, I was the lone American among Italians who spoke little English so conversation was at a minimum, but having meals with them was still entertaining. Meals were served picnic-style on the owner's porch. Continental breakfast was toast with butter, jam and scrambled eggs. Dinner was always a different catch of the day, and Muriel used her French flair to top it with wonderful sauces. Desserts, only as the French can make: flan, cake and chocolate mousse. Poor Muriel seemed to be working in the kitchen day and night, but both she and Alain were friendly hosts. The daily rate included continental breakfast and dinner. I spent \$20 one day just

for lunch at the Kia Ora Hotel's restaurant. Later, I ordered takeout sandwiches for \$7. The best deal in Rangiroa: A sandwich shack one mile away near Tiputa Pass, which served good catch-of-the-day fish sandwiches and fries for \$8 to \$10. I would spend my surface intervals riding my bike to Tiputa Pass, then relax under palm trees.

One day, four of us advanced divers dived with Marina. The dolphins must love attractive, blonde French divemasters. I descended to 60 feet, searching for my buddy and instead found a dolphin looking back at me. It was in my face for two minutes, within arm's reach, and looked me straight in the eye so I waved a hello and it posed for pictures. Each diver had one or two dolphins as escorts. They swam around us leisurely for five minutes before going on their way. I am an air hog, and combined with strong currents and 90-foot depths, I sucked it up. When I ran low on air, Marina was there with the octopus. Both she and Pascal were attentive and went out of their way to ensure everybody was enjoying every dive.

Avatoru Pass is not as deep as Tiputa, bottoming out at 70 feet, but still full of sharks. Schools of silver tips hung out with white tips and gray reef sharks, the first place I saw sharks being curious instead of shy. I had to duck to avoid hitting the belly of a fat, nine-foot silver tip as he swam circles around me. I positioned myself by holding onto rocks while sharks swam around me to satisfy their curiosity. After 15 minutes of being ogled, I swam along the reef and saw a few wrasses, turtles, more sharks and an occasional ray. My second dive was a carbon copy. Avatoru had mellower waters and hard coral; not spectacular but a good contrast to the barren rock and ripping currents of Tiputa Pass. Both offered consistent pelagic action.

On the last day of the year, I headed to Fakarava; it's the second largest atoll but it makes Rangiroa look like a metropolis. First, I had to go back to Papeete, the

A Second Opinion of Kungkungan Bay Resort

It happens to all of us – a perfect storm of bad events that makes your vacation less than ideal. It happened to our writer who wrote about her visit to Kungkungan Bay Resort in Lembeh Strait in our March issue.

Undercurrent travel writers experience a dive trip the same as anyone else, then submit a report. But we know that not everyone's experience is the same and opinions can differ.

Many *Undercurrent* readers have had better experiences at KBR, as their Chapbook reports show, and a few complained to us about our piece. For example, Allan and Barbara Jones (Anaheim Hills, CA) can't believe they stayed at the same place as the writer. "We first dove KBR about 10 years ago and were impressed by the service, cleanliness and staff professionalism. Skip forward several years, when management was assumed by ECO Divers. We were concerned that the resort would slip downward but the opposite occurred – all levels of service had improved. We know that resort service, like visibility, can change from visit to visit, but it is from our experience that the KBR article is difficult to accept."

KBR Manager Steve Cloverdale wrote, saying that many of the writer's bad experiences were overblown and

that he and his staff did all they could to make her visit a good one.

We edit every piece, and in looking at our edits, we may have been a little tougher in tone than our writer, but not much. While our writer did stay at KBR, I erred in saying that she stayed at several of the places mentioned in the sidebar – she visited each but did not spend the night.

Addressing the complaint that KBR is overpriced, Cloverdale wrote, "What was not stated clearly is that the \$200 per night for an air-conditioned room included a 24-hour kitchen, three boat dives per day and unlimited access to our house reef [until] 5 p.m." That may be true but when you're paying that much in Indonesia where comparable lodging and diving is substantially less, it's not wrong to expect perfection.

We get rare criticism of our travel reporting. However, I am reminded of an incident two years ago when I was diving on Grand Turk. A very experienced fellow diver and subscriber asked me if I had read the recent *Undercurrent* review of Club Cantamar in La Paz, Mexico. He didn't know that I had anything to do with *Undercurrent* or that I had written that review, in which I complained about bad food, mediocre accommodations, and unsafe diving. He said he was amazed that *Undercurrent* had written so kindly of them. I thought I slammed them pretty hard, as did the owner who sent me a very long letter.

-- Ben Davison

jumping-off point for all islands. That meant another sit in the sweltering airport with only ceiling fans to cool off with during a two-hour wait. It was one of the few times I couldn't wait to get on an airplane, just for the A/C.

It was dark when I arrived at 6:30 p.m. Mathias, the Top Dive manager, was there to meet me and drop me off at the five-room Pension Paparara, three miles south of the village Rotoava. I found Ato, one of the owners, who had had a few too many drinks. Well, it was New Year's Eve. But then he told me he had expected me yesterday, so he didn't have a room. It was pitch black and I had nowhere to go. Through the alcohol, he sensed my anger and finally stuck me in a mosquito-infested shack with no fan or bathroom. I knew I would have to go without hot water but I wasn't expecting to share a bathroom with five other people. To top it off, the other guests had a New Year's Eve party right outside, with a campfire sending smoke into my room all night, so I lost the party mood.

I was up at 6:30 a.m., looking for the Top Dive Shop, wanting to leave Fakarava. Everybody else, of course, was sleeping off the New Year celebrations. I finally found the dive shop, located at the upscale hotel Le Maitai. At 7:30 a.m., a hotel employee showed up and I called Lucien Schmidlin, Top Dive's owner, in Bora Bora to find a solution but he was traveling and no one else could handle travel matters. I was not happy. Mathias showed up at 8:15. He did not want to deal with this but he went down to the Pension and negotiated in French with Ato, who promised a room with a bathroom after 4 p.m. Rooms are called bungalows on the beach, but I still found mine to be substandard, basically a plywood shack with a small ceiling fan 15 feet overhead.

At least the dinners were wonderful. It was fresh catch every day from Ato's sons and their fishing poles. Ato's wife, Corina, cooked the fish in vegetables and rivaled Muriel with wonderful French sauces; white rice and bread were there to soak them up. Dinners were served in a large, open-door room, with separate tables for reading and a bar area against the kitchen wall. Guests sat at the large dining table on the other end and the family joined in. The other meals were paltry. Continental breakfast was a piece of fruit, bread and jams. Lunch was an extra \$20 and usually spaghetti or leftovers. One of the sons and his girlfriend spoke broken English so I had a little conversation, but I found the owners arrogant and ambivalent.

However, the diving was spectacular. The hard corals were a carpet of the most vibrant colors I've seen underwater. Mushroom, brain and plate corals lay scattered in bommies of rainbow hues. They paired with equally dazzling tropical fish -- flame angelfish, yellowback fusiliers, Moorish idols, puffer fish, snappers of just about every type, size and color. The pelagics were also out en masse with sharks, wrasses, and great barracudas. Same for the currents. At Garuae Pass, it was at least three knots and I had to claw my way up a ridge, then down, and then back up. I rested at the top, looked up and saw the payoff: at least 75 small gray reef sharks swimming around me in the current.

The Top Dive shop at Le Matai is new and nice. Rental equipment is all modern Aqua Lung and the rinse tanks are impressive. Nitrox was not yet available but the 100 cu.ft. tanks were. It was far easier to climb into this 35-foot dive boat that could sit up to 10. The other operators used Zodiacs or small boats for the 25-minute ride each way. Nice tank-holding area and a table to set cameras. I arrived at 9 a.m. for the ride to the northern pass, came back in for lunch and took off again around 2 p.m.

Rangiroa and Fakarava

Diving (<i>experienced</i>)	★★★★★
Diving (<i>beginners</i>)	★★
Snorkeling	★
Service and Attitude	★★★★★
Rangiroa Accommodation (<i>Pension Bounty</i>)	★★★
Rangiroa Food	★★★★★
Fakarava Accommodation (<i>Pension Paparara</i>)	★
Fakarava Food	★★★★★
Money's Worth	★★★★★

★ = poor ★★★★★ = excellent

Worldwide Scale

More Must-Read Fish ID Books

Continuing on where we left off last issue, here are more of our recommended ID books to add to your reference library. You can find longer descriptions of these and our other top picks at www.undercurrent.org.

Buy these from *Undercurrent* by going to the book page on www.undercurrent.org. You'll get them for the price currently listed on Amazon.com, although they are subject to change. All the profits from book sales go directly to programs that are saving coral reefs.

The Indo-Pacific

Reef Fish Identification: Tropical Pacific, by Gerald Allen, Rodger Steene, Paul Humann and Ned DeLoach. At last, a comprehensive fish ID guide covering the reefs of the Pacific and Indian Oceans. A display of 2,500 underwater photographs of 2,000 species identifies the myriad fishes that inhabit the warm tropical seas between Thailand and Tahiti. Text for each species' portrait includes the fish's common, scientific and family names, size, description, visually distinctive features, preferred habitat, typical behavior, depth range, and geographical distribution. An essential book for every diver traveling westward. Paperback, 6 x 9 inches, 457 pages, \$45.

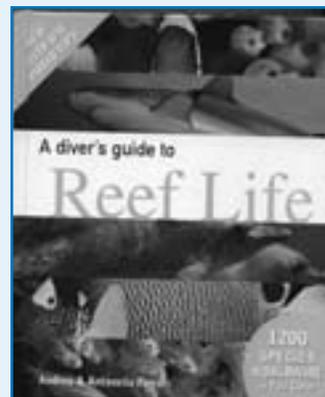
A Diver's Guide to Underwater Malaysia Macrolife, by Andrea and Antonella Ferrari. The Ferraris photograph and describe 600 different species in full detail, focusing on those in the South China, Sulu, and Sulawesi seas. The range spans from colorful nudibranchs, cleaner shrimps and pipe fish, to larger species like cuttlefish and clown fish. Each description offers insight on distribution, habitat, size, life habits, and underwater photo tips. With more than 800 extraordinary color photographs and a clear, concise, informative writing style, this book is both a macro and fish field guide for all serious divers from the Maldives to Australia. Paperback, 6.5 x 6.8 inches, 468 pages, \$45.

Coral Reef Animals of the Indo-Pacific, by Terrence M. Gosliner, David W. Behrens and Gary C. Williams. This indispensable guide, with good notes and color photos of 1,100 species, will help you find and identify the uncountable variety of weird critters you'll see on any Indo-Pacific dive. Scores of flatworms, nudibranchs galore, bumblebee shrimp, painted crayfish, pom-pom crabs, side-gilled sea slugs, and endless corals. The authors, all marine biologists, cover reefs from the Solomons to Sipadan, the Maldives to Maui, and Palau to Papua New Guinea. Paperback, 8 x 10 inches, 288 pages, \$45.

Worldwide

World Atlas of Coral Reefs, by Mark D. Spalding, Corinna Ravilious and Edmund P. Green. Prepared by the United Nations World Conservation Monitoring Center, this reference has everything you want to know about reefs from Costa Rica and Cuba to the Coral Sea and Cayman. The information is specific and up-to-date, and the photos, maps and layout are superb. Hardcover, 8.5 x 12 inches, 416 pages, \$38.50

A Diver's Guide to Fish Life, by Andrea and Antonella Ferrari. The newest addition to our must-have list, this colorful reference guide introduced last year has 1,300 excellent color photographs of tropical marine species in reefs worldwide. The authors, married marine photographers, also give tips for better underwater photos. Hardcover, 6.5 x 7 inches, 416 pages, \$55.



Food options were few. Top Dive did not provide snacks and there was no place to buy any. When I asked Mathias where to go for lunch, he pointed to the Le Matai hotel restaurant, but they wanted \$45. I made do with my protein bar. There wasn't much to do when not underwater, just relaxing under palm trees and watching the endless ocean.

Mathias spoke excellent English but always seemed to be more concerned about dust on floors or water splashing in the rinse area than being friendly to his guest - me. I was disappointed we could not do three dives a day. I finally got a third one in on the last day, after pestering Mathias daily. There were multiple excuses: the current was not right or some other such B.S. I dove only the northern pass which is more than a half-mile wide. The Tamakohua Pass in the south was reported to be better because it held more concentrated sea life in a narrower pass only 200 yards wide. But I was generally the only diver, Tamakohua was two hours away and Mathias told me he needed at least four divers, so I did not press it. At trip's end, I talked to a couple who had

What Happened to Larry Smith's Liveboard?

In last month's issue, we reported the passing of famed dive guide Larry Smith. He was divemaster for the live-aboard *Adventure Komodo*, run by the company Adventure H20. His death was a blow to those who had booked to go diving with him, but they got more of a shock than they expected. Adventure H20's owner, Steve Jacobs, has shut down operations and took a circuitous route in letting customers know and refunding their deposits.

Undercurrent reader Judy Foester was the first to let us know about the trouble after receiving an e-mail from Adventure H20 that her liveboard trip for the following week had been canceled due to engine trouble. She had to scramble to find another liveboard or dive resort in the area so she could use her round-trip air ticket to Singapore. Turns out every passenger booked for *Adventure Komodo* trips got the same e-mail. They and their travel agents, scrambling to rebook, requested their deposits back but Jacobs took his time in responding.

In late April, he finally admitted that engine trouble was not the reason for canceling trips. He wrote *Undercurrent* that he was closing down because "people didn't pay their final payments and this caused me to be very uncertain about this business." Jacobs said Larry Smith's death was a factor. "His death hastened the final decision but in fact the boat was not making a good return on the money deployed." When asked how he is making it up to those who booked, Jacobs replied, "Refunds to those who paid on time and in accordance with booking conditions." When we asked what those conditions were, he did not respond.

Jacobs was probably using deposits for future trips to handle current operating expenses. In the 1990s, we

reported on two travel agencies – Sea Safaris and See and Sea Travel – that did exactly that. Both went bankrupt and people who had made deposits with them for trips were out of luck. However, a week after *Undercurrent* contacted Jacobs, Adventure H20 passengers started getting refund checks for their deposits.

What if your liveboard or dive resort goes belly-up after you've sent them money? You may have some recourse if you have paid a deposit with your credit card. Under Federal guidelines, credit card companies work with the merchant to get your money refunded. If that doesn't work, they will replace the money in your account. But contact your bank that issued the credit card as soon as you suspect problems; the longer you wait to report a problem, the longer an investigation will take. Many travel agencies will refund your money, even if the supplier defaults, but don't expect it. A small travel agent can face too large a loss to survive.

Also don't expect that defunct liveboard or resort to reimburse you for your nonrefundable airline tickets overseas. You can try to find another dive operator in the same area and time frame, or change the dates. You typically have a year to use a plane ticket and will be charged \$100 to change dates, but beware: If the airline's rate went up for your new itinerary, you'll have to pay the difference. That could cost hundreds, even thousands of dollars.

Ken Knezick, president of Island Dreams Travel in Houston, recommends divers buy travel interruption insurance for expensive dive trips on the other side of the world. (For more details, read the article "When Do You Need Dive Travel Insurance?" in the February 2007 issue of *Undercurrent*.) "And work with reputable sources who have been around for a while," he says. "The longer they've been in business, the more of a good reputation they've built up with customers."

gone Tamakohua but it had taken them three days just to arrange a boat with enough divers. They told me it was the same sea life, just more concentrated.

My favorite dive was the Passe Nord Garuae. I started out swimming against a strong current and climbed up a ridge. Ahead of me were 50 sharks maneuvering through the current. I swam down into a valley 60 feet deep and at least 100 yards long. The bottom was a mixture of white sand and small, popcorn-shaped coral in soft shades of beige, purple and blue. School after school of trevallies, soldierfish, gobies, Moorish idols, sea perch, goatfish and big-eyed beams floated motionless but casually parted as I swam through them. Above me patrolled gray sharks and five huge Napoleon wrasses.

Top Dive sells dive vouchers and it's best to purchase these before starting the trip. I had saved tickets for Fakarava while in Rangiroa because I heard the former was remote, with no banks or ATMs. But Marina in Rangiroa charged me substantially more than I was quoted for extra dives. In hindsight, I didn't need all those tickets because I didn't do the three dives a day in Fakarava. After my trip, I e-mailed Lucien about my experience. Three days later, he gave me a \$250 refund for my unused dive tickets and a price adjustment because of the experience at Pension Paparara, where I should have been paid to stay. If you go, demand a guarantee of three dives a day, weather permitting, as well as better accommodations.

But I cannot fault the diving! The atolls don't have Palau's soft corals or biodiversity, but it is paradise for pelagic fanatics. They also hold their own in

tropical reef fish and rainbow colors. Because of the strong currents, novice divers should build up their skills elsewhere so they can fully enjoy Tuamotu drift diving. Come prepared with a portable fan, lots of sunscreen and a full wallet. With those three essentials, you'll fully enjoy this side of paradise.

-- S.J.



Diver's Compass: Through Top Dive, I booked 13 days and 23 dives on both atolls for about \$3,500; tips were another \$350 ... Top Dive offers Nitrox in Rangiroa at no extra charge; it's not available in Fakarava ... It offers a prepaid 10-dive package at each atoll; for extra dives, you can negotiate the price down but make sure you get the price in writing ... Qantas and Air Tahiti Nui fly to Papeete from Los Angeles, and fares start at \$1,600 ... Air Tahiti offers one to four flights daily to each atoll ... Pack light and be prepared in light clothes when you land in Papeete ... The ATM outside the airport

bank charges a 50 percent exchange rate but it's best to exchange money in Papeete because it's more expensive elsewhere in French Polynesia ... I recommend Pension Bounty in Rangiroa (www.pension-bounty.com)... In Fakarava, consider either Pension Havaiki or Pension Tokerau (information about both is at <http://english.islandsadventures.com>)... ... Bring snacks from home since they are few and expensive on both atolls ... Also bring a converter ... Top Dive's Web site: www.topdive.com.

South Pacific, South Caicos, Sudan, Utila

the good, the bad, the bargains and the overpriced

More *Undercurrent* readers have returned from dive trips with tales of the good, bad, cheap deals and the just plain expensive. A recurring trend: Some small dive operations in up-and-coming destinations are having a hard time scaling up to meet the needs of large dive groups and well-traveled divers with high expectations. If you're expecting a certain level of service on your next dive vacation, read on about where to go and avoid to make the most of your dive time - and your money.

Tawali Resort in New Guinea. Dive pioneer Bob Hollis has spent millions on this upscale eco-resort in Milne Bay, but building from scratch in a remote location has road bumps. Carol Conroy (San Diego, CA) says Tawali is not yet a good place for large groups. She went with 22 other divers on an Island Dreams agency trip last November. "We paid for four boat dives per day but only had three," says Conroy. "We paid for eight days of diving but there was only a single boat dive offered on the eighth day." Unlimited shore diving was as advertised but her group had to beg for a twilight or night dive. There was no guarantee that a site or boat would stay the same after signing up, and both were switched several times. "I had to repeat dive sites two or three times," Conroy says. "It appeared there weren't enough sites within a reasonable boat ride to provide more options." No chance to do a fourth dive at the resort because there were no extra tanks for shore diving and crew had to refill boat tanks.

"The local dive guides were friendly but put their hands on the coral, and one guide told us he didn't care what hap-

pened to it because he was only working there for a few more years," says Conroy. After a muck dive, she saw toilet paper in the water under the boat. Another diver said she saw crew emptying the head on dive sites while divers were underwater. "The rooms are lovely and it certainly is a beautiful resort, and overall I would rate the diving as good to excellent," says Conroy. "However, maybe Milne Bay is still best to dive from a liveaboard boat."

Bob Hollis replies by saying Tawali accurately represented its services, number of day dives, night dive availability and photography offerings, but he admits there are still kinks to work out. "Our policy with larger groups is to dive separate sites to alleviate any possibility of overcrowding. To hear these guidelines and policies were not followed was a disappointment. I have followed up with staff to ensure customers have been taken care of." He has installed a satellite hookup for quicker two-way conversations with staff, and a PADI course director is on the way to oversee dive operations. Hollis says he is investing in a larger fleet. He defends Tawali's environmental record and says he fired the dive guide abusing coral. "We are a new property and pride ourselves on our focus, integrity and consciousness of the environment." But now Hollis has another problem: Manager Bob Brown died suddenly in April and the search is on for a suitable replacement.

S.S. *Thorfinn* in Truk. Captain Lance Higgs of the S.S. *Thorfinn* has always had a reputation as a cranky skipper, but reader Ronald Dion (San Francisco, CA) was put off by his

You Say “Dove,” I Say “Dived”

When you talk about yesterday’s underwater adventure, which word do you employ to connote the past tense of “dive”? Is one more correct than the other? This trivia addict with the soul of a copy editor had to know.

Every dictionary consulted stated that either word is acceptable, as did every website published by a self-anointed grammar expert (and you might be surprised how many English professors spend their spare time this way). However, they agree that “dived” is the more traditional form.

Some sources noted that in America, “dove” is most prevalent in the Northeast, while “dived” is more popular in the West and South. A couple reported that the British—who, of course, are always right on matters of culture and class—use “dived” exclusively. The one authoritative answer came from the Associated Press Stylebook, the bible for hard-news journalism: only “dived” is acceptable, period.

While *Undercurrent* prefers to use “dived,” we use both verbs, as do other dive publications (born out by a glance at their pages as well as editors’ responses to queries).

“I usually edit it based on the context and how it sounds,” wrote Ethan Gordon of *Fathoms* magazine in one typical response. “‘Dove’ if it’s the writers voice, and ‘dived’ if it’s a more formal piece.”

If the issue ever comes up during a surface interval, you can now be the most grammatically correct diver on the boat.

entire operation during a February trip. “The idea of a steam-powered liveboard sounded great but this is just a old steam boat with no dive deck.” His first hint that things wouldn’t go smoothly was when he was awakened at his Truk hotel by crew wondering why he wasn’t ready to board. “They had sail dates mixed up so we became the only guests on the boat.” Captain Lance said the water maker was malfunctioning, making the tap water very salty but it was fine to drink and would have to do until parts came. The water was used in tea, coffee and food, and Dion got sick on his third day. Finally, bottled water and soda was brought aboard but kept locked up and given out a bottle at a time. The huge plasma TV was broken, the hot tub was filled with none-too-clean seawater. Dion, a vegetarian, was told he would get appropriate meals but the food was worse than bad. “Vegetables were not to be had, and grease was the byword.” Most of the untrained crew seemed related to Captain Lance’s 24-year-old native wife, but two were fired for stealing on Dion’s third day. He had to gear up in the skiffs, where equipment is stored in lockers under seats with bilge water running through them. “Poor wash tanks, and the photo

table was small, exposed and used by other divers for their ashtrays.” Despite great wreck diving, Dion left after seven days of his 11-day trip, forfeiting the balance. “Lousy food, bad service. This is a very poor boat.”

Hawaii’s Dive Makai: This dive operation set the standard for the Big Island’s Kona Coast diving 30 years ago. Founder Tom Shockley specialized in finding unique critters and if any other dive operation wanted to compete, they had to develop his skills. He later partnered with Lisa Choquette, who added great spirit to the operation, but the two have split (she is in the Solomon Islands) and Dive Makai has new owners, Mike and Kimberly Henshaw. With Tom still helping out, the Henshaws are keeping Dive Makai up to snuff. According to subscriber Peter Tsugawa (Emeryville, CA), “I had spent some time researching dive operators for my first trip to Kona and after e-mails and phone conversations with Shockley, I was sold. My experience last September was nothing short of outstanding.” The guides and owners were “fantastically friendly” and gave detailed briefings of each site and fish to see. “I learned more about fish on this trip than all the years of diving. We saw things not many other dive operators would have been able to point out, like blue stripe pipefish, Whitley’s boxfish and gigantic pregnant frogfish.” Slow-paced dives were great for photographers, and Tsugawa averaged safe 60- to 75-minute dives. Dive Makai is nothing fancy – no shop and limited snacks – but Tsugawa praised its outstanding service. “I was not fortunate enough to meet Tom, but his legacy surely lives on.” (Web site: www.divemakai.com)

South Caicos Ocean & Beach Resort. Some of the best diving in the Turks and Caicos Islands is here, but South Caicos’ last hotel closed four years ago. Now there’s a new one with the fancy name of South Caicos Ocean & Beach Resort, but subscriber Randi Dillow (Cupertino, CA) says it does not yet live up to its name. On its website, the resort advertised a furnished two-bedroom, two-bath condo with air conditioning, full kitchen, TV and a washer dryer, with amenities like daily continental breakfast, a restaurant, pool and four complimentary drink coupons per person at the Tiki Hut bar. When Dillow arrived in mid-March, the hotel was not open because the electrical inspector had not yet signed off, the pool was empty and there was no restaurant or Tiki Hut. Her room had no TV, dresser or nightstands, and the refrigerator leaked. “We had made it clear we did not want to stay in a place without a functioning pool, TV, bar, etc.,” says Dillow. “We told owner Greg Wasik we didn’t mind that the grounds were being worked on but wanted to be sure this property was otherwise fully operational. Wasik was less than truthful about the condition of the resort in the numerous e-mails we exchanged prior to our booking and arrival four months later.”

After they saw the resort, Dillow’s group debated whether to cut and run but decided to stay the week and not say anything for fear of making matters worse. “Wasik was our only point of contact for the three small restaurants on the island and the grocery store.” The diving was great but Wasik’s one-

man dive operation was not. The boat was small and not fit for diving (the larger boat was supposedly under repair) and there was no dive shop or place to store or rinse gear. Given enough time, the resort may one day be a pleasant place for a dive vacation, but it has a long way to go," Dillow says.

Wasik told *Undercurrent* he sent Dillow an apology and refunded some money. He also says the entire resort complex is now open, except for the pool. "Everything here is done on island time." Still, think twice about going soon – the resort's website says construction on another 36 rooms will start this summer, which sounds pretty noisy.

Royal Evolution in Sudan. For the first time in more than a decade, a Red Sea liveaboard was granted permission to make the voyage across the Egyptian border to Sudan. After 12 months of paperwork, *Royal Evolution* owner Yasser El Moafi received the go-ahead late last year and after a few trips last winter and spring, he got the go-ahead to start a second season from mid-September to the end of May. "The Sudanese authorities know me better now; they got used to our trips and they know I follow the rules, which makes them happy," says El Moafi." The *Royal Evolution* starts its 14-day trip from Port Ghaleb and does a checkout dive at Egypt's Fury Shoel or St. John Reef before heading south to Port Sudan. The Sudanese Red Sea was the setting for many Jacques Cousteau documentaries in the 60s and 70s, and its wrecks remain untouched. Many reefs are pinnacles rising from the depths and pelagic sightings are not unusual. Time a trip right and you could swim with mantas at Mesharifa or hammerheads at Angarosh. The next open spot for Sudan trips is October 18 but they're filling up fast. Trips will sail every two weeks through June 5, 2008. (Web site: www.royalevolution.com)

Utila Aggressor. The *Utila Aggressor* is the former *Turks and Caicos Aggressor*, overhauled and put back into business last year

to do seven-day trips out of La Ceiba, Honduras. Readers Tony Flaris (Neptune Beach, FL) says the boat still needs more work. "She is definitely showing her age," he reports of his trip in April. Temperature control was a big problem – some rooms were freezing while other were saunas. Leaking pipes and a broken ice machine flooded Flaris's cabin. "Hot water was hit or miss, and sometimes water itself was a rarity because it was occasionally turned off for unknown reasons," Flaris says. The boat had generator problems and ran on one engine for most of the week, and the constant mechanical problems dictated dive sites. "Many were chosen for their accessibility to parts and repair, resulting in low-visibility sites frequented by day boats." The daily schedules were modified many times without passengers' consent. "While we were told it was our boat for the week, never did it feel this way," said Flaris.

David Reubush (Toano, VA) went in March and also had water problems. "The showerhead in our cabin leaked constantly and one in another cabin was so bad it kept the carpet wet all week," he says. "When those occupants threatened to use the crew shower, it finally got fixed. In spite of that, almost no water came out when I wanted to take a shower." His A/C worked too well, keeping his cabin frigid. His solution: Duct tape to close off most of the vent. Like Flaris, Reubush had no complaints about the food but agreed that the crew seemed unfocused on looking for sites with the best visibility. However, Reubush gives *Utila Aggressor* manager Troy Bodden's land-based operation, the Laguna Beach Resort in Utila, a thumbs up. "Instead of sticking us with the *Aggressor's* typical 'Friday night dinner is your own,' they invited the whole boat to the resort for grilled lobster tails. I hope they start taking a more active hand in the boat operations and make it as good as the resort appeared to be."

Part II: How Many Divers Are There?

injury and fatality rates

In last month's issue, we used various statistics and information sources to come up with a reasonable number of active divers in the United States (1.2 million, plus or minus 15 percent). Based on the lack of information gathered by dive organizations and their unwillingness to share what they have, calculating more than just an estimate is not easy. The same goes for figuring out dive-related injuries and fatality rates – numbers are just not solid.

So because dive counts range all over the place, how do the organizations that need to know diver counts come up with their figures? Take the dive insurance and life insurance agencies. They assess diving risk and must track gen-

eral injury and death rates, so where do they come up with the numbers to calculate their actuarial tables?

Actually, it's a crapshoot, says Ed Budd, executive director for the Society of Insurance Research. "You give our industry too much credit for our logic and science." He says because there is no database of how many divers there are, every life insurer has its own way for coming up with numbers, but they're all probably based on guesstimates. "I suspect that originally someone had the judgment that diving was less hazardous than, say, parachuting and more hazardous than rock climbing, and put a factor on it. They kept track over the years of their own policyholders' experiences

to see whether the numbers were better or worse than the estimates, then adjusted the figures.”

However, insurance firms don't make a general mortality rate table because of the lack of universal data. "It's easy to see how many people are living and dying in the U.S. because of the census, but for diving, parachuting and most other sports, an insurer just has to make an educated guess," says Budd.

The President of SSI says there's no way to track fatalities or injuries. "How would you, when you don't know how much activity there actually is?"

As senior vice president of Willis Insurance, which provides coverage for divers worldwide, Peter Meyer agrees that training agencies don't make it easy for diver-specific insurance firms. "They don't release their information to anyone, plus they often make them up. Therefore their certification numbers mean nothing to us, so we don't use them at all."

Fear of liability is another issue. Everyone is afraid to distribute information for fear it will be used against them. "The standard behavior is, if you think you're going to be sued, don't talk to anyone," Meyer says. He co-hosts a risk-management seminar, along with Bret Gilliam, at the annual DEMA conference that is open to everyone in the industry, and he speaks frankly. But when he went to a recent SRI/SRT risk-management session at DEMA, he was asked to leave because it was privileged information for members only. "This industry doesn't play well with each other."

Meyer says the only legitimate figures are the number of dive instructors (Willis insures 3,500 of them) and that's because they need dive insurance to teach students. But there is no centralized area for gathering student information because divers can buy insurance from several agencies, which don't share with each other. Dive insurance figures aren't that great, either. "Though it's incredibly cheap, most U.S. divers don't buy it, so those numbers don't do that much good either."

Is Diving a Safe Sport?

The industry promotes diving as a relatively safe sport, based on fatalities per 100,000 participants compared to other recreational activities. DAN's Annual Diving Report listed 88 U.S. and Canadian fatalities for 2004, the most recent year reported, and says that figure has been stable since 2002. Based on our estimate of 1.2 million active divers, that's one fatality for every 13,636 divers.

Besides DAN, the only organization that calculates dive-related injuries on a regular basis is the National Safety Council, which puts out an annual report of sports injuries based on trips to the emergency room. For 2005, it estimated 1,401 dive-related injuries. Based on our estimated diver population, that's one injury for every 856 divers. That was the smallest number of injuries listed for a sport – cycling and football had the highest injury rates at 486,000 and 418,260 respectively – but the Council had no data for the number of U.S. divers, nor did it have listings for injured divers taken to hyperbaric chambers, so those figures are on the low side of the truth.

Based on his 30-year career as a dive instructor, live-aboard owner and now dive-insurance executive, Meyer believes there are a lot more diving accidents than reported. "If we multiplied our numbers by three, I think that would be a fair figure of the true accident rate. I believe there are 200 fatalities every year in North America, and that's too much, especially since the typical diver is in the water maybe six times a year for an hour at a time." And while divers like to bandy about the notion that diving is safer than driving, when you factor in the number of hours spent doing either, the argument becomes nonsensical.

Where do insurers come up with the number of divers to calculate actuarial tables? "Actually, it's a crapshoot."

Jed Livingston, NAUI's vice president, says he is surprised by Meyer's numbers. "If that was actually true, insurance companies' longevity would suffer. When loss ratios become untenable, they leave the market. It would be like property insurance in Florida. How would they make a profit? They would run from the market." He says NAUI's numbers are a fraction of Meyer's estimates, but does admit that not all their members file incident reports. "Sustainable programs are in place because loss reviews at the end of the day show they're sustainable." He cites a 2001 National Sports Association survey calculating two fatalities per 100 divers, and he believes those figures are still correct.

Gary Clark, president of Scuba Schools International, says there is no way to track fatalities or injuries. "How would you know if it's under- or over-reported activity when you don't know how much activity there actually is?" When it comes to injuries, Clark says defining one is as hard as defining an "active diver." "If I twist my ankle or get a cramp, is that a dive-related accident? What if I cut myself with my knife? Those are different than getting an embolism." He says SSI tracks its trainers and files injury reports from stubbed toes upwards but the vast majority of reports is nothing major.

Deaths in the Caymans

Cayman Island diving has gotten off to a bad start in 2007, with five dead divers in just four months. Two of them were staying at Little Cayman Beach Resort and diving with Reef Divers. It's a sharp contrast to 2006, when only three dive-related deaths happened during the entire year.

The first fatality on January 24 involved a 54-year-old man diving near Sunset House. Two divers died within a week of each other – a 71-year-old male diver at East End on March 4 and a 57-year-old male diver in Smith's Cove on March 11.

The two Little Cayman Beach Resort divers were both at Bloody Bay Wall when they went missing in separate incidents. On February 11, Heidi Theresa Carson, 43, disappeared during a dive, but police found nothing to indicate foul play and suspect it was a suicide. On April 15, a 59-year-old male was reported missing after he failed to return to the dive boat. At the start of the dive at 20 feet, the man, an experienced diver, indicated to his buddy that he was having ear problems and was going back to the boat but never

emerged. Search teams looked for both divers but found no trace, and they are presumed dead.

With dive-related deaths worldwide going into triple digits every year, the chance that two of them will happen at the same resort is perhaps one in millions, especially in such a short period. Nicholas Wilson, manager of Little Cayman Beach Resort, told *Undercurrent* it's a fluke. "It wasn't a matter of safety regulations; we have state-of-the-art equipment with underwater recall devices, defibrillators onboard, experienced divemasters, the works. It was just a case of two unfortunate incidents happening in a short period of time. That hasn't happened in Little Cayman in a long time."

After the deaths in March, one dive operator told the *Cayman Net News* that singling out specific incidents was unfair and that most of the deaths were probably due to preexisting conditions rather than the activity itself. After reviewing the 2006 fatalities, dive operators said last January that they were generally satisfied with the Caymans' safety standards and that the comparatively small number of deaths was a fact of life.

Tracking Systems

NAUI, SSI and PADI all agreed that DAN has the most relevant data. Ironically, DAN says its efforts to collect better information for its annual fatality reports are often stymied by the training agencies. "We used to get some data from them, but they're quite proprietary now and no longer share," says spokesperson Renee Duncan. "That's why for collecting accident fatalities, we get a skewed number. Even if there's fewer than 1,000 accidents every year, we still don't know what kind of percentage that is."

DAN recently issued its 2006 report on decompression sickness and dive fatalities. According to data collected between 1998 and 2004, the DCS rate among warm-water divers fluctuated from zero to 5 cases per 100,000 dives. The annual fatality rate between 1997 and 2004 ranged from 11 to 18 deaths per 100,000 DAN members per year. But because DAN can only realistically track fatality rates for its own members, it can't extrapolate those figures to the entire diver population. It also follows media reports of U.S. and Canadian divers' deaths but only for those happening in North American waters. Accounts of North American divers dying in Caribbean, South Pacific and other foreign bodies of water often fall through the cracks.

The good news is now that DAN has partnered with PADI and NAUI as their exclusive dive insurer, more names can be put into one central database. But even though DAN tried to do a service with its fatality rates report, even dive insurers are close-mouthed about their data. "We don't report our claims to DAN because it is privileged, confidential information, so it's

up to the individual to decide whether he or she wants to share it," says Meyer.

Canada found a good way to measure safety statistics through its Abacus Project, the results of which were released a couple of years ago. Abacus was a field survey conducted during a 14-month period starting in October 1999 in British Columbia. The goal was to establish the risk of death and non-fatal decompression illness in recreational scuba diving. Every dive shop and charter operator in BC was asked to count the number of tanks that were filled for recreational diving. For the same time period, hyperbaric chambers reported the number of BC divers treated for nonfatal DCI, and the provincial coroners' records were reviewed for scuba fatalities. There were 146,291 fills, three fatalities and 14 cases of nonfatal DCI. The incidence of recreational scuba death was 0.00002 percent (2.05/100,000 dives). The incidence of nonfatal DCI was 0.010 percent (9.57/100,000 dives).

SSI's Clark notes that in other countries, like Australia, diving is more closely regulated by the government so it has to track data, but the U.S. dive industry does not have to. He adds that it will never happen if the dive industries don't share their numbers. "That's what bugs me about this industry – there is very little information about anyone."

However, if the industry still wants to tout diving as a safe sport compared to cycling or tennis, it better open its doors to share and compare numbers. Otherwise, the number of dive-related fatalities will continue to be anyone's guess, which doesn't help divers or the industry learn how to reduce those numbers.

Dive Equipment Insurance Claims

comparing DAN, DEPP and homeowner policies

After she traded in her Nikonos underwater camera for a digital SLR system, *Undercurrent* reader Barbara Shively (La Plata, MD) decided to buy dive equipment insurance for both her and her husband's dive cameras and computers. She bought it at H20insurance.com, sponsored by Divers Alert Network (DAN). While on a night dive in Grand Turk in November 2005, Shiveley had a major flood in her underwater camera system. She immediately filed a claim and got a reimbursement check soon after with no red tape involved. "Once I supplied them with the requested documentation, my claim was handled to my complete satisfaction."

Do you prefer a check to cover damages, or your gear repaired or replaced?

Shiveley was one of many *Undercurrent* subscribers who wrote in about their experience with dive insurance claims. Besides DAN's H20, other readers have purchased insurance through the Dive Equipment Protection Plan (DEPP) or listed their gear on homeowner insurance policies. The majority have been pleased with the results. But for those of you who have not yet insured your dive gear, there are issues to consider before buying a policy. Would you prefer a check to cover damages, or have your gear repaired or replaced? Will filing a claim affect your policy? Read on to contrast and compare policies.

H20: Check is in the mail

Both H20 and DEPP insure loss or injury to any dive gear you're wearing or using worldwide. DEPP and H20 vary in coverage, premiums and exclusions. H20's minimum premium is \$100 and covers up to \$6,667 worth of gear. DEPP has a minimum premium of \$30 insuring up to \$2,000. For equipment valued at more than \$5,000, it has a 4 percent surcharge. Standard deductibles are \$100 for H20 and \$25 for DEPP.

Another difference is that H20 will send you a check based on the cost of restoring or replacing your loss, while DEPP repairs or replaces your gear. Betty Orr, director of insurance services at DAN Services, says H20 is better at paying checks than repairing gear. "This is a relatively new offering so we're still educating our underwriter [Senn, Dunn, Marsh, Roland LLC in North Carolina]." She says reimbursement checks are typically mailed within 30 days. "This also lets you support your local dive shop and maybe even upgrade."

H20 Insurance requires serial numbers of any item insured for more than \$2,500. The standard deductible is \$100, except for water damage, then it's either 10 percent of the claim or \$250, whichever is greater. Low-value items like gloves, booties, and dive bags can be declared as miscellaneous equipment for up to \$500. H20 covers items to the declared amount, paying the lesser of the cost of replacing or restoring, although reader Michael Hofman (San Francisco, CA) has an issue with that cost versus his H20 premium. "When I flooded my Olympus C4040, they just gave me what the depreciated value was worth, about \$30." He was told the claim takes into account the current value of the equipment, not the original price of \$600. "The policy price was not inexpensive so I realized that the insurance is not worth it for me. Now, I 'self insure.'"

Jay Haldeman, vice president of Senn, Dunn, Marsh, Roland LLC, H20 Insurance's underwriter, says the policy does indeed base the replacement cost on the acquisition or purchase price, not the depreciated value. However, adjusters are always researching equipment costs and finding that the cost to buy high-tech gear consistently goes down. "That digital camera you paid \$500 for three years ago will be cheaper today, so you can buy a similar camera that does the same things or more for a lesser price."

Don't assume dive accident insurance will cover your equipment.

DEPP: Replace or Repair

DEPP, on the other hand, has an extensive list of equipment suppliers it uses to repair or replace gear, says Dixie Lehrmitt, who handles enrollment. Even though it's not for those who prefer cash back, readers rated DEPP good on follow-through. Ed Kincaid (Fayetteville, GA) had his dive lights and dive computers stolen out of his luggage on a return trip from Cozumel two years ago. He filed a claim with the airline and received just a fraction of the costs. He also reported it to DEPP and a week later he had new equipment.

It's not as easy for older gear that has been discontinued and is hard to find. Linda Rutherford (Montara, CA) felt like DEPP left her hanging after she flooded her Olympus 7070 camera, insured for \$400. DEPP offered to replace it but Olympus had discontinued the entire line and had no comparable product. Then DEPP said it would give her \$400 to purchase one on eBay. "I kept bidding and losing to people

NOAA Nixes Split Fins

The National Oceanic and Atmospheric Administration's Diving Safety Board issued a report in March recommending new actions for working divers. The major recommendation: Don't use split fins for diving with heavy loads, in strong currents or when wearing a drysuit.

"They're fine for light diving or snorkeling but if you're weighted down or fighting a current, split fins don't provide the propulsion you need," says Lieutenant Erik Johnson of the NOAA Diving Center. The report also calls for BCs and DUI weighting systems when diving in drysuits, and limits weight amounts in weight-integrated BCs to 16 pounds maximum.

The report was issued as a response to the USCG Healy incident last August when two Coast Guard divers died during an ice dive near Barrow, Alaska. Jessica Hill and Steven Duque were part of a scientific expedition collecting data but something went wrong after the two plunged into the icy waters through a hole in the ice for a training mission. Autopsy reports reveal the two were 20 feet below the ice when they suddenly descended to nearly 200 feet in a matter of minutes. It would normally take 30 minutes to reach that depth. Duque descended so forcefully that crew on the surface couldn't hold his safety line to keep him from dropping. When the two were finally pulled up, their tanks were nearly empty. Investigators determined that

something pulled them down but could not explain what it was.

In his report to the Department of Homeland Security, Coast Guard Admiral Chad Allen highlighted the fact that the two divers were missing equipment and wearing insufficient or malfunctioning gear. Duque and Hill had on split fins that lacked the power needed to overcome the drag of a drysuit.

Neither wore the required weight belt but instead used integrated weight pockets in their BCs secured by heavy zippers, hard to open for an emergency jettison. They initially entered the water with more than 40 pounds but returned to add more weight and eventually descended with more than 60 pounds of weight, including lead shot and steel tanks. "An over-weighted diver may be able to control his or her buoyancy on the surface, but enter an uncontrolled descent only a few feet from the surface," Allen writes. He says the amount of weight Duque and Hill used was considered excessive for their body sizes. Experienced divers wearing similar equipment typically use 20 to 30 pounds of weight.

In summary, Allen writes, "It is clear that the divers who lost their lives lacked an adequate combination of training, experience, and judgment to recognize and properly manage the high risk of cold water diving and failed to follow known procedures and regulations."

bidding up to \$800," says Rutherford. Finally, she wrote to Olympus and they found a refurbished model she could buy for \$400. DEPP's Lehrmitt says if the gear is discontinued, DEPP will give cash if you can provide a sales receipt. If it's totally unavailable, Lehrmitt says DEPP will provide an upgrade within the same price range.

Comparisons and Contrasts

H20's deductible for flooding covers all camera accessories, while DEPP's policy states that if your camera, lens and strobe are all flooded, you must pay the deductible on each. If the airlines lose your gear, DEPP provides \$150 reimbursement for rental gear until your bags are found. H20 doesn't offer that.

Regarding dive watches, DEPP's fine print states they must be designed and exclusively used for diving and dive-related activities to be insured, and only up to \$500. H20 doesn't have this limitation but DAN's Orr says multiple claims filed for lost Rolexes in the first two years that H20 Insurance was offered led DAN to eliminate coverage for "mysterious disappearances." "Those apply to situations when you thought you had put your tank in the outbuilding but it disappeared, or you jumped off the boat with camera in hand but came back empty-handed," she said. "A few people who

lost their Rolexes ruined it for everybody else." Both H20 and DEPP say their insurance only covers definitive incidents such as crushed gear and flooded cameras. Filing a police report is a requirement if you're claiming due to theft.

Don't assume DAN's dive accident insurance will cover your gear in all situations. Readers Bob and Marilyn Puschinsky (Seabrook, TX) found out the hard way when their gear literally went up in flames. "We lost a lot of equipment when the Maldives liveaboard we were on last February caught fire, exploded and sank into the Indian Ocean with everything on board," says Bob. They had DAN's Preferred Plan, which only covers equipment loss when a diver is in the water. "DAN covered nothing, although our State Farm homeowners' policy covered everything, less the deductible."

Orr says many people are confused about the differences between DAN's dive accident and dive equipment insurance, but the latter would have covered this. "Accident insurance only covers dive accidents," she says. "A boat catching on fire is horrifying but it's not a diving accident."

Watch Your Premiums

Many readers also insure gear through their homeowners' policies. More expensive equipment can be placed as listed

assets. The upside is that your gear is covered even when it leaves the house. If it's stolen out of the trunk of your car or goes up in flames in the Indian Ocean, the carrier will reimburse at replacement value.

But beware of the effect dive gear claims will have on your premiums. Reader David Morris (Fort Worth, TX) had used both DEPP and H20 to insure his gear but, thinking them too pricey, decided to add dive camera equipment to his Allstate home policy as a listed asset. "It was all-risks coverage without any deductible and cheap – I covered \$4,000 of equipment for \$39 a year." Then in 2005, his camera was stolen topside in Kosrae. The claim amount was \$750, on the edge of being so small that Morris almost didn't make the claim. In April, his policy renewals arrived and the premium increases were a big surprise. "A 30 percent premium increase over three years would cost me \$800. But at the time of my claim, I was told that even if I had withdrawn my claim, it was 'in the system' and would count against me." So while it appeared that Morris was saving money by not using DEPP or DAN, that was only true if he had no claim. "My claim's eventual impact on future premiums was much larger than the amount of the check I got. I am changing carriers, of course."

He may have no more luck if he goes to another carrier, says Eric M. Goldberg, assistant general counsel for the American Insurance Association. Each carrier has different rules and typically don't disclose them. "Some may do nothing, others impose a surcharge, and still others will put you into a different ratings classification." That's why it's important to compare your deductible to the amount of your claim, he says. "Say your deductible is \$1,000 and your stolen regulator was \$1,400 – does it make sense to file a claim?"

Both DEPP and H20 Insurance say the benefit of their policies is that claims to them will never jeopardize your home insurance. Still, a few readers complain that the policies are pricey for just a year's worth of coverage at a time. Reader James Heimer (Houston, TX) also questions the latest round of premium hikes. "Close inspection of my most recent renewal policy indicates more exclusions, higher deductibles and less generous settlement terms, especially in cases of water damage. These are general provisions, not anything having to do with having filed a claim. My suspicion is that their claim history indicated they were being a bit generous in their settlement costs versus their premiums."

H20's Haldeman admits rates did go from \$1.50 per \$100 in gear to \$2.25, then \$3, but the last increase was in December of 2003. "When we first started, there was no actuarial data, so coverage was extremely broad. What we found was that a couple of very large claims jeopardized the entire integrity of the program." Those missing Rolex watches, no doubt. But Haldeman says his firm is not planning any new premium hikes for now. "We're sensitive to the fact that dive insurance is not like auto insurance and that not everyone renews on an annual basis."

Whether you renew or are thinking of insuring your gear for the first time, take all factors – premium cost, coverage type and exclusions – into consideration. If you only take one or two trips a year, do you really need coverage? On the other hand, is it worth filing a claim on your homeowner policy when the ultimate cost will be more than a stolen camera? DEPP and H20 have served their members well with few complaints but when it comes to any type of insurance, think carefully before you purchase – and before you file that claim.

For or Against the “No-Pee” Rule?

a steady stream of reader comments

We got a lot of responses to the article “Scuba Shack’s ‘No Peeing’ Rule” in the April issue. Some of you were against it while others, especially those who have dived with Scuba Shack, prefer a urine-free zone. Either way, your opinions were vehement. Seems like Scuba Shack owner Charley Neal has gotten some feedback too. He wrote a caustic e-mail to an *Undercurrent* reader that, to us, seems very inappropriate for someone who supposedly won top marks for the best dive shop in Hawaii. We saved his comments for last.

Dear Ben: As a physician and diving instructor, I feel compelled to address some of Mr. Neal’s “aesthetic” points. Urine is sterile. If it were not, we would all have urinary, kidney, bladder and prostate infections. Sure, urine has waste products, especially ammonia, but not

bacteria. While Mr. Neal may not like urine on his skin, he can be assured that he is not promoting bacterial proliferation in his wetsuit. The exchange of water in his wetsuit while diving has a diluting effect on the volume of urine in his suit. So the idea of dumping urine onto the carpet and the deck is not going to lead to infections. In fact, it is theoretically more unhealthy to spit in your mask and rinse it off in a community rinse bucket, although this too is unlikely to lead to sickness. The human mouth harbors more numerous and more toxic bacteria than the urinary tract. Divers are a “spitting” group -- we spit when we climb on board, when we have something in our regulators to clear out, and so on. Perhaps this habit needs to be banned as well! So I will continue to use hand sanitizers when appropriate, because shaking hands is far riskier

behavior than peeing in your wetsuit.

– *Steve Werlin, Dillon Beach, CA*

Dear Ben: Scuba Shack can make the rule and customers can agree, but when the urge to pee hits, all rules are off. Most dive boat operators don't put carpet in areas where salt water (and the plant and animal organisms that come with it) as well as urine will be. That Scuba Shack has chosen to do this is surprising. The thought of walking on carpet baked in detritus is not pleasant, and I would be surprised if you could smell trace urine over the stench that must come from everything else embedded in the carpet.

– *Michael Jones, Gilroy, CA*

Dear Ben: I was in Fiji for four weeks of diving and had my own wetsuit but was concerned about peeing in it. So each morning, I had a little coffee, a small juice and no water. I was diving almost every day, plus hiking and exercising, but I went easy on the water. At my last stay in Wakaya, I got up in the middle of the night and passed out, hitting the deck. The next day after diving and little water intake, I went down again. Wakaya flew me back to the U.S. I did every doctor test possible, and I am the healthiest man on Earth. I called DAN and DAN's doctor said without delay, "Dehydration." Now I drink tons of water, when diving or not. I feel much healthier but I pee a lot. The key word is Velcro. I took all my wetsuits to an alteration shop and got Velcro put in the right places. Now I drink juice and coffee at breakfast and water, water, water.

– *Craig Condron, Spokane, WA*

Dear Ben: I have dived with Captain Charley several times and have never found this rule to be unavoidable. There are other options for "relieving" oneself. Captain Charley provides a working head and Captain Valerie gives clear instructions how to use it after she tells everyone about the no-peeing rule. Perhaps "once underwater, the urge to urinate increases" but still, if a full-grown man in fit condition to dive can't hold it in for the 70 minutes he is underwater, then perhaps he ought to see his doctor. Second, every captain has the right to make his or her own policies regarding their boat. Captain Charley stated his reasons for enforcing the no-peeing rule and provides an alternative. His rule seems reasonable, so why is he being reamed for it? You have given readers the completely wrong idea about Scuba Shack.

– *Jenna Jackson, Mountain View, CA*

Dear Ben: In a wilderness first aid-class, the instructor, while discussing irrigation of severe wounds, referenced the Army's field medicine advocacy of using urine to flush

wounds if no other sterile fluid is available. The idea of peeing into a chest wound sounds gross, but if the wound must be flushed and there is no other reliable sterile fluid, pee on it. There is a natural seepage of seawater through even the best wet suits. A few minutes of active finning will flush out nearly all of the pee. There is no way to generate a puddle of urine on his pristine decks. If Scuba Shack has decent rinse facilities, there should be no problem with odor. Best advice to Charley Neal: Stop endangering your clients with dehydration or the risk of a burst bladder.

– *Peter A. Silvia, Falls Church, VA*

Dear Ben: I had to laugh at the ignorance of the Scuba Shack staff. As the president of my daughter's preschool, I had to deal with the safe handling of toddlers' pee and poop. We parents agreed in an open meeting that urine was sterile, while handling poop needed training and caution. For the first 30 years of my diving, I worried about peeing. When I became a father and "Mr. Mom" and changed thousands of diapers, the subject became a lot less important. To answer Captain Valerie's question: "Do you know how many germs and bacteria can breed in your wetsuit?" I believe that it depends on the sanitation of the local Maui seawater reduced by the action of the pee. So give up your "no peeing" rule or place prominent notice of this silly rule on your Web site. Because this is an uncommon rule, by not stating it before people commit their resources to come dive with Scuba Shack, you make yourself vulnerable to damages that a customer might incur in a last-minute cancellation.

– *Steve Chaikin, Whitmore Lake, MI*

(Chaikin also e-mailed his comments to Scuba Shack owner Charley Neal and forwarded us Neal's reply below.)

Dude, it stinks. Pee stinks. If you would like to come use a wetsuit that a plethora of people have pissed in, we have a list of shops that have them for your use. I'm not on the list. I don't pee in my cars, my pants, my beds, on my carpets and rugs, my hot tub, my swimming pool, my wetsuit. You, feel free. You can pee all over yourself and just revel in it and the stench. Roll around in it, it's sterile! I hear people drink it too! Probably good for you! You just can't come out with us and piss yourself. Sorry, we run with a clean crowd. You, I'm not so sure. I have received over 300 letters today of kudos, thanks and new bookings from clean people. We're just weeding out the bed-wetters. Since you are obviously one of those people with no real life and nothing better to do than write complete strangers e-mails, why don't you pass this letter around? I think you have a little too much time on your hands. Maybe you need to go pee.

– *Captain Charley Neal, Scuba Shack, Kihei, HI*

Flotsam and Jetsam

We Stand Corrected by DAN. In our April issue article "Dive Accidents above Water," we wrote about a reader who broke her ankle on a dive boat and was told by Divers Alert Network it could offer no help. That's because she had the wrong plan, DAN spokesperson Renee Duncan told us. "She had the DAN Master Plan, which does not cover topside injuries, but the Preferred Plan does." Preferred offers "Nondiving Accident Medical Coverage" with a lifetime maximum of \$10,000 and a \$250 deductible. The Standard and Master Plans only cover in-water diving accidents.

Park, Sleep and Fly. Following up on another April article, "The Hidden Costs of Travel," *Undercurrent* reader Bill Shepherd (Satellite Beach, FL) suggests divers going on vacation take advantage of the "Park, Sleep and Fly" programs at many major airports. You can stay overnight at a designated motel or hotel before a flight for a reduced rate, have complimentary breakfasts, use the airport shuttle and leave your car parked in the parking lot for up to 14 days free of charge. "We've used motel/

hotels in Orlando, Fort Lauderdale and Miami without any problems and normally save the cost of parking, which can equal the overnight lodging fee," Shepherd says. More details at www.parksleepfly.com.

Dive Operator Avoids Punishment. A dive company fined \$200,000 for its role in the 2004 death of an inexperienced diver won't have to pay because it had already filed for bankruptcy. Robert Grant, 32, of Clayton, Australia, drowned on a dive trip with Melbourne Diving Services to Victoria's Mornington Peninsula. Diving conditions there are more difficult due to colder waters and different equipment, but Melbourne Diving Services failed to properly assess Grant's dive qualifications (he had a basic certification from 18 months prior and had not dived since) when he booked the trip and again on the boat. His BC was also nine pounds overweight. An Australian judge gave Melbourne Diving Services the biggest fine on record for this type of offense, calling its breach of duties "an absolute disgrace," but the company had already been liquidated, and its former owner is now scot-free and working at the Melbourne Diving School.

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