

the regulator rinse tank had been used to rinse regulators the previous day and after night dives. At 1 p.m. and 5 p.m., rinse tanks A, B and the regulator rinse tank usually showed high levels of bacterial contamination. Cleaning tank A with bleach did not reduce the subsequent bacterial level. In several instances, water samples showed low levels of bacteria – this was apparently because the tanks had been recently drained and refilled. It was only possible to obtain water samples from two mask rinse tanks, both at 4 p.m., as boats were returning from afternoon dives. Both of these samples showed very high levels of contamination by many types of bacteria.

Our studies show that bacterial contamination of divers' rinse tanks at this Bonaire facility was introduced by rinsing equipment, not by water used to fill tanks. Presumably, other potential pathogens, like viruses, are also introduced into

the rinse tanks. If divers with a communicable illness (like conjunctivitis, the “common cold,” infectious mononucleosis, diphtheria and streptococcal infections) rinse equipment in a tank, people who rinse after them may pick up the transmitting microorganism and become infected.

We conclude that, if possible, scuba equipment, especially mouthpieces and masks, should be rinsed well with fresh water or alcohol swabs rather than in communal tanks, to reduce the potential of spreading or contracting disease. Studies are now in progress to identify the bacteria that inhabit the rinse tanks.

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## Why You Need Trip Insurance Now

### *dive companies closing, job layoffs, flu pandemics -- what's next?*

Planning a dive trip soon? Today's tough times mean you should cover your butt if you're going to spend significant money. With travel operators on shaky economic ground, job layoffs right and left, and now the threat of influenza pandemics, your overseas travel plans have a greater chance of being affected than ever before.

***Many dive travelers think “Cancel for any reason” policies are the best these days for travel protection.***

Of course, the need for trip insurance depends on what type of trip you're taking, and what the insurance will and won't reimburse you for. If you're flying to the Florida Keys for a few days of diving, there is less need for it because major airlines offer refundable tickets. If you cancel your flight, you can usually apply all but \$100 of your ticket to another domestic flight. But if you are making a nonrefundable deposit on a remote liveaboard trip a few months ahead of time, and you can only reach home port on a weekly flight, that is another story.

#### **Age-Based Trip Issues**

Trip cancellation and trip interruption insurance can cost between 5 percent and 8 percent of your trip's price. Policy pricing is age-based and there is a penalty for seniors: The cost can run up to 12 percent for travelers 70 and older. Steve Dasseos, president of Trip Insurance Store ([www.TripInsuranceStore.com](http://www.TripInsuranceStore.com)), told *Undercurrent* that “Insurers realize the older you are, the more likely you are to cancel or file

a claim for health reasons, so their policy prices are based on that.” One exception is Travel Guard trip insurance offered by Diver Alert Network (DAN). It says its rates are not-age based, so every diver's policy costs around 6.3 percent of his trip's travel price.

The majority of trip insurance policies offer medical coverage, important to divers over age 65 since Medicare does not cover them outside the U.S. (though some supplemental plans provide foreign coverage). Some travel insurance plans pay coverage for Medicare or Medigap, while others won't. Call your insurance company and ask about the policy limits.

#### **What If the Company Shuts Down?**

The problem with buying trip protection plans from any trip company you're traveling with is that these plans generally don't cover you if the company quits operating. This scenario can happen, say, if you're using a travel agency to book your dive trip details and it suddenly goes out of business. According to Dasseos, travel insurance doesn't cover a travel agency's financial default or ceasing operations. Supplier Financial Default does not cover you if the travel agency goes out of business. Ideally, the travel agency uses an escrow account to store clients' funds while the money is in their possession. You are not covered for financial default for money the travel agency had not paid to the travel suppliers.

Scrutinize the “financial default” or similar clauses when it comes to travel suppliers and carriers. Some, like Travel Guard and Travel Insured, cover you for Supplier Financial Default if you buy your trip directly from the travel supplier and/or if you use a travel agent. On the other hand, Travelex and Travel Safe only cover you for Supplier Financial Default if you book

through a travel agent or an online travel supplier, not if you book directly. Many insurers exclude companies in Chapter 11 bankruptcy protection.

Travel Insured International will cover your airline tickets if your travel supplier cancels its portion, but you have to insure 100 percent of your prepaid non-refundable trip cost. DAN's Travel Guard policies do provide coverage for financial default of airline, cruise line, or tour operator, if the insurance is purchased within 15 calendar days of the initial trip payment (but there is other fine print).

Also, pay by credit card. You can always challenge charges if services are not delivered, and your card company is likely to refund the money, especially if you have a higher-end card.

### Will Corporate Bankruptcy Affect Your Policy?

A few divers have asked *Undercurrent* whether the status of the crumbling giant insurance company AIG would affect its travel-insurance arm, Travel Guard, which is DAN's carrier. Experts say no. Insurance companies and their subsidiaries

must keep their finances separately, says Dasseos, and set aside financial reserves. "AIG can't go to Travel Guard and take its money. I don't think there is any fear for buying its insurance."

DAN has no plans to fire Travel Guard as its policy agent, says its marketing director Christine McTaggart. "We have been assured that Travel Guard remains stable, and that they have enough resources at hand to continue to serve DAN members in the manner to which they are accustomed, and to fulfill the terms of policies issued."

### What If You Lose Your Job?

Travel Guard has upgraded insurance coverage for its four levels and one of the new features includes a provision for layoffs and job loss. Other companies are following suit. Expect to pay about 5 percent for that coverage, depending on the policy and trip.

Typically, these policies return trip deposits if you get laid off but it depends on the policy as well as on your job situation. If you're a company owner, freelance or self-employed, the picture is murkier. And there is more paperwork - - Travelex wants an official note from your human resources department, such as a termination letter.

### Health Hazards, Outbreaks and Pandemics

Luckily, the "swine flu" H1N1 strain is subsiding. However, experts are concerned that it may return later this year. Reader Steve Maguire (Columbus, OH) has a trip booked to dive the Sea of Cortez on the *Don Jose* in August and wrote *Undercurrent*, "With all the talk of swine flu lately, I was wondering if trip insurance would pay if I have to cancel the trip because of the disease. There are no travel restrictions so far, but we don't know what may happen." Maguire called the Web site InsureMyTrip.com and was told insurance will not cover cancellation for the swine flu. "The representative said you can purchase 'cancel for any reason' insurance, but it has to be done within two weeks of making your first payment for the trip."

With the exception of Travelex and Travel Guard, once an outbreak is officially declared to be an epidemic or pandemic, then coverage from insurance firms won't provide benefits, as there are specific exclusions for epidemics and pandemics in their policies.

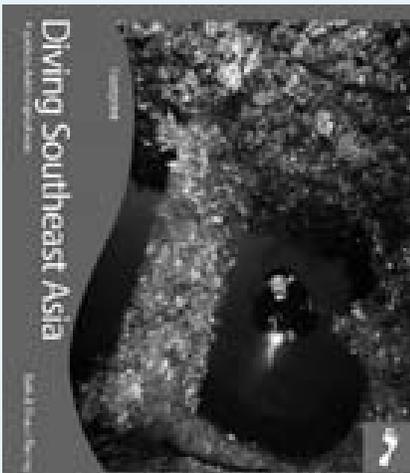
If you purchased a policy then contract a disease, you can be covered for trip cancellation if your doctor advises you against traveling. If you are traveling and contract the disease, you're covered up to the plan limits for medical expenses, subject to the plan provisions and exclusions. In either case, you need documentation. But if you want to stay at home because an epidemic is raging at your destination, you won't be covered unless you have a "cancel for any reason plan."

### The Best Trip Insurance in Troubled Times

Many dive travelers think "Cancel for any reason" policies are the best these days. It can be purchased as a stand-alone policy or an optional upgrade to a regular policy. With some

## Diving Southeast Asia

This just-published, 302-page, soft-bound guide by Beth and Shaun Tierney, who previously authored *Diving the World*, is a must for anyone contemplating diving in Indonesia, Malaysia or Thailand. Where is Sipadan? Raja Ampat? Komodo? Richelieu Rock? Maps make it easy to pinpoint dive destinations and travel routes. Destination and 250 dive site descriptions (with tables on depth, visibility and currents) help you determine whether you'll see big fish in the blue or pygmy seahorses in the muck. From the isolated Spice Islands in Indonesia to the bargain lovers' Puerto Galera in the Philippines, there are sites to suit every diver's price range and budget.



The Tierneys also list personal opinions and anecdotes of the area from experts and other divers, and they give a lot of supplemental information such as travel advice, health tips, topside attractions, and resort and liveaboard descriptions. 336

pages, paperback, 8 x 7 inches, \$30 list price. Order at [www.undercurrent.org](http://www.undercurrent.org), get the best price Amazon has to offer and our profit will go to preserving coral reefs.

exceptions, it covers most any eventuality, including job loss. It costs 40 to 50 percent more than a standard trip policy, and you may only get refunded up to 75 percent of your trip cost but if anything goes awry, you are better protected.

Travel Guard, Travel Insured and TravelSafe have deadlines of within 14 days of the date you made your initial trip deposit or payment (the CSA Freestyle Luxe's policy deadline is no later than 24 hours after your initial trip payment). The plans also require that you insure all prepaid trip costs subject to cancellation penalties or restrictions, and also insure within seven days of the payment the cost of any subsequent arrangements added to your trip. "If you insure an amount less than your total pre-paid trip costs that are subject to cancellation penalties or restriction, there will be no coverage available as a 'cancel for any reason' benefit," says Dasseos. Also, you must cancel your trip more than 48 hours prior to your scheduled departure date.

### When Your Dive Trip Goes Bad

Divers usually have two big questions about bad-case scenarios on dive trips. What happens if my plane arrives late and the liveboard has left? And what happens if bad weather wipes out my dive trip?

Before you buy a policy, you need to be clear on what will trigger the plan's coverage for your protection. For example, most of Travel Guard's trip cancellation/interruption policies typically cover flight cancellations due to bad weather conditions, labor strikes and airlines' financial default, but not carrier-caused mechanical problems. That is something to keep in mind if you are going to exotic locales like Indonesia and Papua New Guinea. The more remote the dive site, the less frequently planes fly there. Those local airlines are not very predictable and schedules are erratic and sometimes ignored. Insurance is a good idea because if you miss the flight to pick up a liveboard in the Galapagos or Costa Rica, you're out of luck -- they won't wait for you. And don't expect refunds from the liveboard if a missed, late or canceled plane leaves you in the lurch. Peter Hughes' standard policy, for example, is that cancellations inside of 60 days, including no-shows, are non-refundable.

Trip cancellation or interruption for bad weather doesn't cover rainy days in Cozumel when you can't dive. You won't have much fun, but unless the bad weather prevents you from

getting there, you won't have a valid claim. Also important: If you see a hurricane bearing down on your destination, you can't cancel your trip and expect insurance to cover it. Your airline or travel supplier has to be who cancels it. However, if your destination is under an official hurricane warning, you are usually covered if you cancel within 24 hours of departure.

Now say you go on your scheduled dive trip to the Turks & Caicos or the Caymans after the storm hit. If the dive resort is inhabitable but isn't what you expected or there are damaged facilities, travel insurance won't cover you. It's the responsibility of the travel supplier to make any adjustments.

### Think Before You Buy

There are a few diver-specific trip insurance policies to check out. Dan's Travel Guard plan covers 100 percent of tour costs for trip cancellations, 150 percent of the costs for trip interruption, \$20,000 for medical expenses but no emergency evacuation. PADI's Travel Protection plan covers trip cancellation/interruption costs up to \$10,000 per person, \$10,000 in medical costs and \$50,000 for emergency evacuation. DiveAssure offers Gold, Platinum and Diamond packages that combine dive-accident coverage with trip insurance, but it's only the Diamond that offers good coverage for travel cancellations and interruptions. It pays up to \$25,000 for cancellations, \$37,500 for interruptions and up to \$1 million for medical expenses and evacuations.

Before you purchase trip insurance, write down the situations for which you may need it. If you think you might have to leave a trip early to care for an ailing family member, make sure that's included. If you're concerned that a dive operator may not be financially solvent, book through a travel agent who is on top of things. Get trip insurance through your travel agent, or online through InsureMyTrip.com or TripInsuranceStore.com to ensure you are dealing with a reputable company. All insurance companies have a toll-free number you can call to ask staff representatives as many questions as you need with. Do that to make sure your butt is fully covered in case the worst happens before you leave or during your trip.

- - Vanessa Richardson

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## Flotsam & Jetsam

**Undercurrent Blogs and Bulletin Board.** We've started running blogs on our Web site, and more will come. You can read original pieces by the likes of Burt Jones and Maurine Shimlock, Bret Gilliam, John Bantin, Doc Vikingo, even me, Ben Davison. Or go to our online bulletin board, post your questions, advise others, run a commentary. Take advantage of the *Undercurrent* community at [www.undercurrent.org](http://www.undercurrent.org).

**Far-Reaching Lawsuit Against The Aggressor Fleet.** In May 2003, two divers disappeared on a dive from the *Okeanos*

*Aggressor* off Costa Rica's Cocos Island. They were never found. This April, a lawsuit by the family of one missing diver, citing negligence among other things, was heard in New Orleans. The Aggressor Fleet prevailed on all charges but one. The jury hung on that one, and it will be retried in August. When the final verdict is in, we will provide a full report.

**Karuru Dive Voyage Owner Dies.** Tragically, Sascha Dambach, the fellow who owned the *Cheng Ho* along with his wife, Lisa, died in a motorbike accident in Bali on March 21. In Dive Karuru's monthly newsletter, Lisa says the team she and Sascha built will continue to run cruises. We hear general



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manager Stein Zahl is now in charge of diving operations.

**Seven-Foot Octopus in 14-Inch Box.**

Staff at the New England Aquarium were stunned when Truman, an 18-month-old octopus, squeezed himself into a 14-inch square box in March. He pushed his 30 pounds of mass through a two-inch hole on the locked box, which contained a smaller box filled with crabs. Because Truman usually unlocks box latches to free his food, his caretaker gives him boxes within boxes to keep him active and challenged but apparently Truman got impatient. He stayed inside the box for 30 minutes without penetrating the food box, although he often saves food for nighttime.

**How Long Have They Got?** While the Maldive Islands has some of the world's best diving, a future generation of divers will need to take a liveaboard from India to reach the area. A NASA model estimates that global sea levels have a rise of up to 80 feet by 2100, assuming that feedback mechanisms will accelerate melting in Greenland and Antarctica. Conservative scientists predict only a rise of 4.5 feet by 2100, still enough to put most of the island country underwater.

**Shy Diver.** On an Indonesia liveaboard trip, reader Wilt Nelson (Leesburg, FL) recalls a diver in his 40s who was very finicky. "On the dinghy return trip from a dive, he

complained of having to urinate and wished we would hurry back to the mother ship. He said he had never urinated in his wetsuit but would need to now as we were still 10 minutes from the big boat; could we put him in the water? So we stopped and he dropped into the water. After five minutes of difficulty in 'starting,' he asked us not to watch him or he couldn't go. We turned our heads but that still wasn't 'satisfactory,' so we had to motor 100 yards away and not look at him. Finally, he accomplished his task and we resumed the return trip. Lucky there were no other boats in the area or he would still be in the water trying to go."

**Caymans' 11 Deaths in 16 Months.** The Caymans get top marks for Caribbean diving but has more than its share of dive-related deaths. In 2008, eight divers and snorkelers died. This year, it has been two snorkelers and a diver. The most recent death was Brendan Neilson, 58, from Colorado Springs, CO. He was on a Divers Down boat on April 28 with four other divers and disappeared during the dive. The 911 center got a call from a fishing boat, reporting it had found a diver floating off Dolphin Pointe, West Bay. Moments later, 911 got a call from Divers Down reporting Neilson as missing. CPR was unsuccessful, and Neilson was pronounced dead at the hospital. All the divers and snorkelers who died so far in 2008 and 2009 were over age 45.

*Undercurrent* is the consumer newsletter for sport divers that reviews scuba destinations and equipment. We accept no advertising. Subscriptions in the U.S. and Canada are \$78 a year (addresses in Mexico, add \$20; all other foreign addresses, add \$35).

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