



U.S. NAVAL SEA CADET CORPS

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Dive/SCUBA Liability and Medical Insurance Requirements Version 1.0 – 29 August 2018

COTCs wishing to conduct Dive/SCUBA training must adhere to these procedures to obtain NHQ Rep and HQ approval to conduct training. SCUBA events will need to ensure that **both** *Liability* and *Dive Medical* insurance coverages are secured. HQ approval of all Dive/SCUBA trainings require the following conditions to be met.

Liability Insurance:

- The school or instructor providing the dive training will add the USNSCC to their insurance policy as an “additional insured.”
- The NHQ Rep must verify prior to approval of the funding request.
- A copy of the insurance certificate naming the USNSCC as additional insured must be forwarded to NHQ for record keeping purposes.

Dive Medical Insurance:

- All personnel involved in Dive/SCUBA training must have Dive Medical coverage. Most private health insurance plans do not cover dive-related injuries.
- There are three ways for a member to demonstrate or obtain Dive Medical coverage:
 1. The cadet's parent/guardian provides proof that their personal medical insurance covers diving medical issues, including treatment for decompression sickness. The COTC must verify before approving orders.
 2. The school or instructor will likely be a member of the Divers Alert Network (DAN). DAN may provide coverage to Open Water, Dive Basic (DB) students at not cost. COTCs should work with their instructor or school to verify our cadets are covered. Note: this does not apply to Advanced Dive Training.
 3. Cadets and volunteers can become members of DAN; the current membership fee is \$35. DAN offers insurance plans which are detailed and can be purchased at <https://www.diversalertnetwork.org>. The parent/guardian or volunteer must purchase at least the minimum coverage. Proof of DAN membership and insurance coverage will be required before the COTC approves orders. Units shall upload or send proof of insurance with NSCTNG001 Request for Orders.