



Dear John,

Recently you may have heard that some DAN insurance plans are currently unavailable to divers age 70 and over. Unfortunately, this is true. Last year we were notified by the underwriter of our Guardian Plan that the plan would no longer be available to people over age 69. We found this to be unacceptable. Therefore we created new dive accident insurance plans that will be available to all divers, regardless of age.

Here is where things stand today:

- In January DAN launched new dive accident insurance plans that provide better coverage with fewer restrictions; among these plans is a new Guardian Plan that is available to people age 70 and over. Today these plans are available in 39 states. For members in the remaining states, except for Washington and Vermont, we offer other dive accident insurance plans that do not have age limitations.
- The Guardian Plan is the only dive accident plan currently available in Washington and Vermont, and thus DAN dive accident insurance is currently not available to divers age 70 and over in those two states.
- Once DAN's new dive accident program is approved by the insurance regulators in your state, all divers (including those 70 and over) will be able to choose from three plans: Guardian, Preferred and Master.
- In the interim, residents of all states, including Washington and Vermont, can still be DAN members and can still purchase DAN trip and travel insurance, regardless of their age.

We apologize for the inconvenience, and we will provide updates as more information becomes available.

To learn about the dive accident insurance coverage available in your state, go to [DAN.org/Insurance](https://www.dan.org/Insurance) or call DAN Member Services at [+1 \(919\) 684-2948](tel:+19196842948), Option 3.

Thank you for your support. We appreciate your patience as we work to make dive accident insurance available to all divers.

The DAN Team