



Newsletter of the Bluegrass Dive Club / www.bluegrassdiveclub.com

October 2014 Volume 44, Number 10

October's Club Meeting

Date: Tuesday, October 14th 7:30-PM (business)

Social at 7

Location: The Racquet Club

3900 Crosby Rd.

Program: Grand Cayman by Noel

President's Message

By Tracey Combs

Fall is officially here and now is the time to sign up for a winter trip. What better way to enjoy the cold months ahead than to plan and prepare for a warm and sunny dive trip. Check out the calendar and plan yours today!! Contact the trip leaders, if you have questions. If you have ideas for destinations, please contact one of the trip committee members with the information. Many of our members just returned from Grand Cayman and I can't wait to see the pictures and video from their adventures.

Our elections will be held at the November meeting. If you are interested in serving on the Board, please do not hesitate to contact Corrine Mulberry. Our October meeting will be Tuesday, October 14th at the Racquet Club. Please bring your friends and family who are interested in diving. Everyone is Welcome. ▶

The Editor's Notes

By John Geddes



This month we have some Pics from Grand Cayman Trip, and maybe some more for next month. ►

2014 BGDC Officer's

Tracey Combs, President	621-4066
Corrine Mulberry, Vice President	913-0892
Mike Sullivan, Secretary	266-4516
Dan Miller, Treasurer	948-5133
Doug Geddes, Trip Director	224-3197
Rick Stephan, Safety Info Dir.	223-3719
Mike McCann, Webmaster	255-3937
John Geddes, Newsletter Editor	223-7926



Dive Committee Members

Doug Geddes – Chairman	885-2215
Tracey Combs	621-4066
Ralph Covington	621-3862
Mike Sullivan	266-4516
Gordon Green	C@Meeting
Ed Sullivan	C@Meeting
John Geddes	223-7926

Vice President's Report

By Corrine Mulberry



If you have diving information that you would like to present at a Club meeting (past or potential dive trip, etc.), I would love to hear from you. Please contact me so that we can put you on the calendar. 913-0892 or mulberryc1@gmail.com

Jim Freudenberger, of Lexington, KY, attended the September meeting. Jim has advanced certification, over 200 dives and particularly enjoys diving in Bonaire. Thanks for coming to the meeting Jim! Hope to see you again soon.



Nominations for BGDG Officers (2015):

Club members are nominated and elected to the BGDC Board each year. Nominees for elected positions must be in good standing (dues paid), have been a member for at least one full year and be at least 21 years of age.



Elected positions include:

- President
- Vice President
- Secretary
- Treasurer
- Trip Director
- Safety Information Director
- Newsletter Editor *See special note below*
- Webmaster

For 2015, we are fortunate to have many incumbent officers who are willing to continue to serve us, however, after eleven years John Geddes is ready to pass the position on to a new Editor. Therefore, we are particularly recruiting for the elected position of Newsletter Editor. Please contact a Nominations Committee member for additional information about this position and how "dive bucks" will be earned:

Corrine Mulberry-mulberryc1@gmail.com 859-913-0892

Tamara Williams -<u>tamaraw@twc.com</u> 859-273-0878

> Noel Hall - noelhall@aol.com 859-552-5276

Brain Elkins - <u>brian_elkins@msn.com</u> 859-684-0224 ►

Trip Director's Report

By Doug Geddes



DOMINICA 2015

If you are thinking about going on this trip, you need to act quickly. Time is growing short to get your air to make it in one day. As I have said several times, this is one of the best dive locations in the Caribbean. The assortment of fish life and corals are still in pretty good shape compared to other popular locations. Don't miss out on this one. Go to our website and check it out and then get your reservation in. I will miss you not being there with me.

PHILIPPINES 2016

We are still working on getting all the pricing for this trip. We have the resorts priced out, but just need to get all the transfers and other transportation priced out. I will hopefully get this up on the web in the next few months, once my work load slows down. If you want an idea of what we did last time, go to our past trip pages and check it out. It will be very similar. Start saving, this is one of my favorite places to dive.



Costa Rica

By Corrine Mulberry



June 6-13, 2015

The Planning Committee has put together a great, economical, land & water-based Costa Rica trip for next June (2015). This trip involves 2 resorts - 2 nights at the Arneal Volcano area and 5 night at the pacific coast Villa Sol. Mark your calendar and complete the reservation form to secure this trip.



Volcano Lodge, Arneal Volcano Area

Standard Room - Diver \$1,243.00/Non-diver \$988.00 (doubleoccupancy) accommodations with 2 breakfasts Volcano Lodge in the Arneal Volcano area.

5 night accommodations at Villa Sol -all inclusive with breakfast, lunch, dinner, alcoholic and non-alcoholic snacks. drinks. Three 2-tank boat dives (Additional dives to Bat Island or Catalinas or other destinations are available.) Many land-based activities ziplining, horseback riding, day pass to Hot Springs for massages, relaxation and ultimate pampering, canyoneering, hanging bridge tour, jungle boat tour, etc.

Includes 3 group transfers - from Liberia Airport to Volcano Lodge; Volcano Lodge to Villas Sol (with lunch) and back to Liberia Airport.

From The Secretary

By Mike Sullivan



August 26, 2014 Board of Director's Meeting

The meeting was called to order at 7:49 PM.

In attendance were: Tracey Combs, Corrine Mulberry, John Geddes, Doug Geddes, Dan Miller, Mike Sullivan, Mike McCann, and Rick Stephan.

Tracey indicated that she finalized the order for the Grand Cayman shirts.

Dan submitted the monthly Treasurers Report.

Corrine indicated that the September program will be pictures of the Club Derby Party, Social Cookout, Dale Hollow Weekend, and the Pig Roast. The October program will be pictures of the Grand Cayman Trip, no Program for November with the election of Club officers, no meeting in December, and Steve Williams will have a presentation on Fiji in January, 2015.



Doug pointed out that the Dominica trip is not far off. The final Payment will be November 15th. The mystery trip for the Fall of 2015 may be Saba.



Corrine indicated that one person has signedup for the Costa Rica trip and 3 people had inquired about airline reservations.

Mike McCann indicated that the membership form is on the Club website and working well.

Mike Sullivan presented the Retention Status of the Club and there was discussion about



doing a better job of tracking current members for a more accurate representation of the membership.

Tracey will contact possible members of the nomination committee.

There being no further business, a motion was made by Doug Geddes to adjourn. The meeting was adjourned at 8:56 PM.

September 9, 2014 General Membership Meeting

The meeting was called to order at 7:41 PM. There were twenty-two members and two visitors in attendance. Dan reviewed the August Treasurer's Report. Corrine introduced the visitor Jim Freudenberger and recognized Billy Forbess. Corrine briefly discussed the

From The Secretary Cont.

nomination of officers for the November meeting and identified the members of the nomination committee; Corrine Mulberry, Tamara Williams, Noel Hall, and Brian Elkins. She also briefly discussed the "Dive Bucks" that the officers receive from trips. Doug indicated that the Club Trip to Grand Cayman is leaving this Saturday, September 13th. Doug spoke briefly about the trip to Dominica in February and said it was his personal best diving spot in the Caribbean and that each



person making that trip needed to be on Dominica by 5:00 PM for transportation to the resort. Doug is also working to fill the mystery trip location for 2015. He also restated the dates for the Philippines trip are 23 January -6 February 2016. Corrine spoke about the details if the Costa Rica trip for 6 - 13 June 2015 and that it included 2 days in the Arenal Volcano area and the remainder of the week at Villa Sol resort. The winners of the door prizes were Susan Edgington, Dan Miller, and Ralph Covington. Rick spoke about the necessary measures that need to be taken to avoid too much sun and its' consequences. A DVD was shown with pictures of the Club cookout at Racquet Club before the June meeting, the Derby Party, and the Pig Roast. The meeting was adjourned at 8:41 PM.



From the Treasurer

By Dan Miller



2014 Membership Dues

Student (High School or College ID)	\$10.00
Single & Family (1 diver)	30.00
Family (non divers)	30.00
Family (2 or more divers)	40.00

Renewal: Please send payment to the address listed below, please make sure there is a correct indication of your mailing address, phone number and it is very important to indicate an email address.

New Sign made by Kris Harn, the sticker came down



Contact / Mail to: Bluegrass Dive Club c/o

Dan Miller

824 Gunpower Drive Lexington, KY 40509

<u>New Members:</u> Visit the website to fill out an on-line form or to access a Microsoft Word printable form. CLICK HERE. ►

Safety Corner

By Rick Stephan

Note: I found this month's article an interesting one, for both the experienced diver and those somewhat newer. It is from globaldivingadventures.com.

It answers a number of questions touching on many different topics, but in general the focus is on planning. I've pared down a few questions, as our newsletter editor does not like extra-long articles.

We are very fortunate to have experienced dive planners in the BGDC (ask the Cayman crew just coming back!), but we ALL have to be dive planners (bring the right equipment, make sure we have the right documents, make sure the diving is at an appropriate level for our skills, etc.).

This article may help you if you are looking to plan your own trip, or help out on the Dive Planning Committee (hint, hint!!) It is written by "mantagirl" — one of the experienced people running the site, and IMHO has some good, rational tips. I hope you like it!



Remember, safe diving is fun!

Top Dive Travel Questions

From globaldivingadventures.com.

How do I pick a dive destination?

There are many ways to pick a dive destination but my first reaction to this question is to tell you to simply brainstorm.



Make a list of ALL the places you want to dive. Then you always have a master list and you can keep adding to it and crossing off.

Then the second thing I do is look at timing. Write down the BEST time of year to dive each location for whatever reason you will be diving. If, for example you want to go to Galapagos (and you should!) look at seasonality for various animals like whale sharks and hammerheads and even land animals like migratory birds. Timing is EVERYTHING in dive travel. Match the time of year you can take your vacation with a destination that has the best diving that time of year from your master list.

Your available time + Best time to dive a location = Great dive trip!!!

DO NOT say, oh, but I really want to go to Tahiti and the only time I can go is in December (height of rain and storm season in the Society Islands) and then try to justify it. Chances are you will be disappointed. When you only have a couple of vacations a year and a finite bank account, why take a risk?

If you are new to diving, start talking! Do not rely on dive magazines. Most dive magazines are pay for play meaning most articles are simply paid advertising. You will rarely read an article that tells it like it REALLY is but traveling divers WILL tell you.

The same is true for many resorts (sorry, but really it is true). Most resorts will tell you the diving is good all year around because they have to fill the resort all year around! Beware

of seasonal specials when resorts give you a discount to come during the bad diving season. I would rather pay more to be there at the best time of year than get a deal.

Here are other important things to think about when picking a dive destination:

Match destination to experience level

Available time vs. distance to destination

Activities for a non diving spouse/partner

Do you want to just dive or see the country

Is the best diving for you land based or yacht based?



Should I rent gear or take my own?

This question becomes more and more relevant each day as the airlines keep hitting us in the wallet with fees. There are a couple of things to consider about renting...

Are you just going to one place? If you are going to multiple destinations or will be traveling around a country for a couple of weeks you might think about renting your gear so you don't have to drag it around.

Are you flying on small domestic airlines? If you are headed to Palau, you'll fly in on a large jet with plenty of space but if you are flying to an out island of a small country, you will find luggage restrictions that inhibit the amount of gear you take. One trip to Little Cayman, it took us two weeks to get our

luggage home....there simply was no space on the plane! Check carefully!

Is the equipment reliable? Remember, many remote destinations do not have easy access to gear parts (think about how many neck and valve o-rings you see leaking on tanks in many resorts). If you are concerned but have space limitations take your most important gear like your regulator and computer and mask and rent the BCD and fins which are the most bulky anyways.

How much other luggage do you have? If you must travel with four pairs of shoes, your camping gear, twelve matching outfits, your running gear etc..... it might not be worth it to pay for extra baggage on the airlines and haul it around with you. It just depends on what is most important to you. Personally, we pack the dive gear and then with whatever weight is leftover, shove a few shorts and t-shirts in the bag. If you decide to take your own gear a couple of things to consider...

When was it last serviced? Inevitably, gear breaks just after it's been serviced. We have seen this time after time after time. If you have your gear serviced before you go, TEST IT. Go to a local dive shop with a pool or find a pool somewhere, get in and use the gear. Otherwise, you will pay to have it serviced, pay for extra luggage and then be mad when it breaks and then have to pay again to rent gear on location!

Test it anyways. If your gear has been sitting in the closet for a year, even if you don't have it serviced, test it. Better safe than sorry. Check battery levels on your computer!!!



Comfort level? If you are comfortable with your own gear, then take it by all means. Even after 7500 dives I feel the most comfortable in my own gear. Especially if you are an occasional diver, you'll want the comfort and fit of your own stuff.

<u>How do I pack to keep my luggage under</u> 50 lbs with dive gear?

There are numerous ways to do this. First, make a list of all the things you may need on a dive trip. Keep this resident on your computer so you always have a master and don't forget anything. Look at it realistically and if you need to take two bags, just add it in to the cost of your vacation. Don't skimp so much to save the bag cost that you don't have what you want on your vacation.

Airline Loyalty. If you are elite status on an airline, you generally have additional bag allowances. Check with your preferred airline and try to keep all of your flying on one airline as much as possible to get and maintain status.



Weigh your Bag. Have you ever weighed your luggage empty? My rolling full size bag weighs 10lbs!!!! That's five pairs of shoes! Or one size extra large ProQD BCD. We pack our dive gear in army duffel bags. Yep, no wheels but they weigh two pounds. Find what works best for you.

What can you easily rent? I rarely travel with a dive light anymore. I can rent one for a few

dollars and it doesn't take up space and weight in my bag. Batteries are HEAVY, plus they are big source of trash on many small islands so if you do take batteries you'll want to pack them out as well.

Buy a Travel BCD. If you are doing warm water tropical diving, consider purchasing a light weight travel BCD. My BCD weighs about 1 1/2 lbs and rolls up very compact. You can now also buy backpackless BCDs that weigh next to nothing.

Carry on your regulator. If you are not traveling with lots of carry-on baggage, pack your regulator into a carry one. This can save up to five pounds if it has an octopus and computer attached. Plus you'll know it is safely in your bag with you and won't get lost.

Take Less Crap. Yes, pearls of wisdom here! Layout all your stuff on your bed and take a look at it. Do you REALLY need it all????? Well, ok, I DO need eight bathing suits BUT I don't need six pairs of shorts for a one week trip. Sharkman and I pack things we can share as well like t-shirts, deodorant and only one laptop.

Prioritize. Do you need four paperback books or do you think you could do some book swapping while there. Is your camera gear more important than three outfits for jogging? Take one outfit and wash it out.... Prioritize your gear.

Finally, the less you travel with the happier you'll be in the end (except for the eight bathing suits!)

How do I stay healthy and fit for diving before and on the road?

As proven by the shape of divers worldwide you don't have to be a marathon runner to dive BUT I have to say I am VERY concerned about the general fitness level of many divers. Being overweight and out of shape contributes to diving accidents and fatalities worldwide every year. Diving is often done in very remote locations without access to medical

facilities. Showing up for a dive vacation looking like a heart attack waiting to happen may just get you that. And it is unfair to other divers who may have to rescue you or cut short their vacation because you can't stay away from the refrigerator.

Even an extra ten or fifteen pounds makes a big difference. You are often in a hot climate, sweating in your wetsuit, you will need more weight to descend and you have more poundage to drag around under the water.

Routine. To have better fitness for life, not just for diving, get into a routine of exercise doing something! Never let more than two days go by without some form of exercise. There is nothing special to diving fitness, it is just basic all around life fitness. Keep your routine even though you are traveling.

Hydration. This is probably the greatest health risk to divers. When you dive in a hot tropical climate you dehydrate. When you party like a rock star on your vacation, you dehydrate. When you breathe compressed air you dehydrate. Drink PLENTY of water.

Try not to change your eating habits, except drink more water. If you don't eat the chili omelet at home for breakfast, don't eat it on vacation. The more you can stay to your normal diet, the happier your body will be. At home, I drink a protein shake for breakfast. It is an important part of my weight allowance when I pack. I bring my shakes with me. Recently, we were on a dive trip with a man who was sick every morning on the first dive of the day. Turns out he was drinking acidic orange juice on an empty stomach and then diving. As soon as he stopped this, he was fine.

Drink bottled water. Water is one of those things that can really make a difference in your body. If you have any health issues while traveling first be sure you are drinking bottled water. I always have issues with RO (reverse osmosis) water on live aboard dive boats and

I know this so I drink bottled water or bring plenty of Immodium!

Hygiene. Different parts of the world have different bugs and a strict hygiene program will help keep your health on the road. Travel with Purell or some form of anti-bacterial and use it liberally on your hands. It is a life saver on the road!

Medical Kit. Travel with a basic medical kit including a full antibiotic course, something for upset stomach and an anti-diarrheal. Divers usually carry pseudofed for stuffy sinuses and sunscreen as well.

Supplements. We believe that nutritional supplementation is key to healthy living; we always travel with them. On our recent six week trip through Nepal and Tibet, a strict adherence to hygiene and daily supplementation was key to our being the only ones in our group of 13 travelers to not be ill.



<u>How Do I match My Experience with the Destination?</u>

Generally, difficulty in diving surrounds a few basic topics including depth, water temperature, currents, critters, visibility, and surface conditions. If you learned to dive in warm, clear, calm water then obviously variability in these other conditions will make diving more difficult. If you learned to dive in cold, choppy, low visibility water (God Bless You!) you will have an easier time making transitions. Here are some things to consider.

Depth. In many locations you can dive at whatever depth you want allowing for all levels of divers. However, if you are going to see the hammerheads in Rangiroa they are at 150ft or if you are wreck diving in Truk there may be limits to how shallow you can dive and still see what you want to see.

Water Temperature. The colder the water, the more there is to think about. You'll need heavier suits (wet or dry?) and use more air for example. It is more work to dive in cold water.



Currents. Currents can be a function of tides, narrow passages or moon phases among other. Therefore, some destinations have currents that come and go and some dive locations are known for strong currents most or all of the time. This is why sometimes currents are listed as mild to strong and change often. This can be one of THE most stressful types of diving if you have not learned about how to handle yourself in current. It can also be one of the most fun! If you are a new diver, get lots of experience in mild current first before tackling the kawabunga rides!

Critters. If you have six dives under your belt we don't recommend jumping into the water with 200 sharks if you are afraid of them. Understand the critters you are getting into the ocean with before you do.

If I have a problem in a foreign country – who do I contact – how do I get that information?

We have never had to use them, but we would rely on the US State Department. http://travel.state.gov/travel/tips/emergencies/emergencies_1212.html. You can contact them in the US at 1-888-407-4747 or from overseas at 202-501-4444.

If I travel alone or if we travel to a country with some unrest, we will register with the State Department.

https://travelregistration.state.gov. Also, in case of a natural disaster it's good for the US to know you are there...somewhere. The exact role of the US State Department in a crisis abroad is explained in detail here: http://travel.state.gov/travel/tips/emergencies/emergencies 4304.html

For issues with passports or problems in country, we also have gone to the US Embassy or Consulate.

Be sure to have some form of travel insurance that provides evacuation services. Services such as DAN, DiveAssure, or PADI Travel Assist) are very helpful in these situations.



I have lost my certification card (c-card) or have forgotten it on my vacation. It shouldn't be a problem to dive right? I can just show them a few skills.

Not even! DO NOT expect to dive without a c-card, period. So, here is what I recommend.



Put your c-card in your passport or your wallet and just leave it there forever. You don't forget your credit card when you travel, why would you forget your c-card? I never take mine out of my wallet. I also recommend making a copy of your card (just like you should do with your passport) and keep it in your mask case.

Do NOT try to bully the diversater into taking you diving anyways. They are COMPLETELY liable for you and could be sued or lose their license forever. It is not fair to put that on them when you are the one who made the bonehead move. Please respect this.

Sometimes if the resort has internet service it is possible through some agencies to look up your certification. Some resorts charge for this service if you have forgotten your card and not all agencies have it available. Do not rely on it.

If you have lost your card, get a replacement. Call your certification agency, pay the fee and have one sent to you. Allow multiple weeks for this to happen.

Is my certification accepted worldwide?
What about the various certification
agencies?

Certification cards from major agencies such as NAUI, PADI, SSI, BSAC and CMAS are recognized and accepted worldwide. The different agencies have varying standards but the major organizations all have thorough

protocol for teaching you the basics of scuba diving. The biggest variable is the instructor . There are good and bad instructors and dive masters in all agencies.

I haven't dived in awhile and feel rusty and nervous about my dive vacation. What should I do?

The majority of traveling divers dive once or twice a year and for many it's two or even three years in between dive trips. So it's normal to be nervous or out of practice. I recommend, if it's been longer than a year that you take a refresher or tune up course. Check with your local dive shop for what they offer. Or, perhaps they do not offer a formal course but for a fee they will get in the pool with you and go through basic skills and give you a chance to swim around and become comfortable again. This is an extremely valuable use of a Saturday or an evening. You will be so much more relaxed when you get to the dive boat and can easily put together your gear and have the confidence you need to do your first dive.

If you or one of your diving friends has a pool, how about a pool party? Get everyone together at the beginning of the dive season and play in the pool with your gear! Get in buddy teams and practice your basic skills. You'll be very glad you did!

My GEAR hasn't dived in awhile and feels rusty and nervous about the dive vacation. What should I do?

Manufacturers of dive equipment recommend your gear be serviced every year. I believe this is still a good idea. If it's been sitting in the closet, the hoses have been bent the same way, the silicone maybe has deteriorated, maybe the moths got in it, whatever. It's a good idea to have it looked over, have the intermediate pressure checked and be sure that your LIFE SUPPORT equipment is in working order. Then check your snorkel gear. Look at the mask and fin straps for cracks. Ah, how maddening to have a fin strap break at the dive site with no spare in sight! (yep, good reason for having a save-a-dive kit).

Now, here is the MOST important part. I know that service techs do their best on your gear BUT......I have seen MUCHO equipment break just after servicing because something wasn't tightened down or put back in right or something. So, I recommend that you test it in a pool before you go on your trip. There is nothing more frustrating than making the space and weight available for your dive gear, then having it break down on vacation and you end up having to rent gear from an iffy rental gear locker in a remote location.



<u>How do I take Care of my Gear After My</u> Vacation?

It's always important to rinse your gear at the end of your dive trip and try to get it completely dry before packing for the flight home. There are two main reasons for this. The first is that wet or damp dive gear is heavy. Even your t-shirts weigh more after accumulating moisture in environment. If you are close to your weight limit for your bags, this could be just the thing to put it over the top. I try to leave it dry in the sun and then put it inside my room under the air conditioner (if there is one) or fan for the last night. Remember also, tropical showers are most typical in the early morning. You don't want your getting wet just before departure for the airport. The other reason is that wet dive gear packing in a bag for a couple of days can smell and it could take some time to get the smell out.

So now you're home. What do you do? Because there is always salt in the air at a tropical or ocean location, I re-clean my gear

. I fill up the bathtub and toss it all in. I work all the buttons on my gear and remove the inflator from the BCD so the inside gets a good rinse as well. I let it all soak for a good day or so. Don't forget the dust cap on your first stage!!!! Then let it dry completely before storing in a cool place out of the direct sunlight. Use sink the stink if you need to on your wetsuit and BCD but I generally stay away from anything except water for my regulator and camera housing.

If anything has broken on your gear during a trip, replace or repair it immediately. It's too easy to forget until you're pulling it out to pack again six months later and suddenly you have to get it fixed at the last minute.

<u>How Do I Know What Exposure Suit I Need</u> for my Destination?

As a self-proclaimed cold water wimp, having the correct exposure suit is VERY important. First, obviously you will need to know the water temperature at your location. This can be found in destination guides or generally on the resort's website. If not, I simply Google the information and after a few tries I can come up with you. You can always utilize forums to ask these questions and then compile your answers to get an indication.

An important thing to note is if there are thermoclines at the destination. For instance, at Cocos Island surface water temperatures can be a cozy 78 but at 90 feet where you want to spend your time with the hammerheads it can drop a full 10 degrees and you'll want to dress for the coldest possible temperature you'll reach. So be sure to ask your dive or tour operator.

Everyone's idea of cold is different. For me, I wear nothing less than 6.5mm in any temperature water up to about 88 and if it's below about 78 I want a 7 mm with a 5mm hooded vest or a dry suit. I am quite unusual, however.

A general good rule of thumb for women is 3mm until below 80 then 5mm until about mid 70's, then go to 7mm until about low 60's then

I'd go dry. Men may find they can go to lower temperatures until they need to change suit thickness and heavier divers may find the same.

Now this also will depend on the number of consecutive dive days. The more days you dive the more chilled you get. I call it, thermal fatigue. After a few days, your body seems to lose the ability to gain back all of its heat. So often after a couple of days of diving, I add a hood to my ensemble. A huge amount of heat is lost through your head so this is a good way to stay warm.



<u>Should I have travel and/or dive</u> insurance?

Travel insurance to me, depends on the destination or how much you paid for the trip. If I am headed to Florida for a long weekend diving I probably wouldn't bother with travel insurance. But if I have a trip planned halfway around the world at a premium price I certainly would spend the extra few hundred dollars to safeguard my vacation. It is VERY important that you understand exactly what is and is not covered in your insurance. We had a diver go in for an emergency operation the day before he was to come on a \$4500 per person dive trip with his wife. He was completely covered by his travel insurance. But know before you buy.

Dive Insurance. ABSOLUTELY. I am ALWAYS covered by dive insurance. DAN (Divers Alert Network) has great insurance. It acts as secondary insurance but will assist

you with evacuation, chamber treatment and medical bills due to an accident on your dive trip. These procedures can be EXTREMELY costly and evacuation from a remote area can be a nightmare operation. If you purchase DAN insurance I recommend the premium policy. It is only a few dollars more but gives much better coverage. I broke my hand on dive trip but because I only had standard insurance and the accident did not happen as a direct result of the dive it was not covered. Even so, DAN was a great help to me when I called from a remote location. I am a big fan of DAN!

(Note: DiveAssure provides primary coverage. Each diver should determine which insurance best suits their personal needs.) ►



Bluegrass Dive Club 2014 Calendar

October

14, Tuesday Dive Club Meeting28, Tuesday Board Meeting

November

11, Tuesday Dive Club Meeting25, Tuesday Board Meeting

December

13, Saturday Club Christmas Party