DiveScanner

Liveaboard insurance checklist

What to have in mind before you book

Book a liveaboard and you pay up front for a trip months away, far from shore. Comprehensive travel insurance protects that money if something outside your control stops the trip, and covers you for the diving. Tick each point before you buy.

Protect your money

- [ ] Trip cancellation cover up to the full trip cost.
- [ ] Trip interruption or curtailment, if the trip is cut short.
- [ ] Disruption outside your control is named: airspace closures, weather, missed departure.
- [ ] Lost dive days from weather, a medical issue or a mechanical breakdown.
- [ ] A cancel for any reason option, added early, it is often time limited.

Protect your diving

- [ ] Scuba covered at the depth you dive to and your certification level.
- [ ] The insured depth matches your plan, not only a shallow limit.
- [ ] Hyperbaric chamber treatment for decompression illness.
- [ ] Emergency evacuation and search and rescue from remote areas.
- [ ] Repatriation home for continued care.

Before you pay

- [ ] Your destination and travel dates are inside the policy.
- [ ] Dive gear covered for loss or damage, with a sensible single item limit.
- [ ] You know the claims process and what proof to keep, receipts and reports.
- [ ] You know if cover needs a guide or a buddy.
- [ ] You have read the full policy wording.

Please note. This is general information, not insurance advice. Cover, limits and exclusions vary by policy and by country. Always read the full policy wording and confirm the details with your own insurer before you book or dive.