
Practical Wisdom

CASE STUDY

Insurance Policy Comparison and Renewal

Diving Cover and General Travel Insurance — Are They Double-Paying?

From the Practical Wisdom AI Archive

THE CHALLENGE

The Challenge

Helen and Michael are retired professionals from Northern Ireland, in their sixties, and serious recreational divers. Between them, they hold two travel insurance policies that look, on the surface, like they might be covering the same things.

Policy A is a standard annual travel insurance policy from a mainstream insurer — the kind of all-purpose coverage most travellers buy. It covers medical emergencies, repatriation, baggage, trip cancellation, the usual suite of travel risks.

Policy B is a specialist diving accident and emergency policy from a divers' membership organisation. It covers recompression chamber treatment, decompression illness, hyperbaric therapy, search and rescue following a dive — the things that actually go wrong underwater.

The question was straightforward: are they paying twice for the same protection? Could they safely drop one policy and save money? Or does each one do something the other doesn't?

The complication, which emerged as soon as the documents arrived, was time-sensitive: one of the policies expired in three days.

PHASE 1

Understanding the Situation

Before reading a single policy document, three things needed to be established.

First: what was the actual situation? Were they already holding both and wondering if they could drop one? Were they considering buying one or both? Were they trying to figure out claims coordination if something happened? The answer shapes everything else.

Second: what kind of diving? This matters enormously. Insurance underwriters draw sharp lines between snorkelling (most travel insurance covers it), recreational scuba to certified depth limits (30m, 40m depending on certification), and technical diving beyond those limits. A policy that covers recreational diving at 30m will not cover deep diving or technical diving. If Helen and Michael were planning cave dives or depths beyond recreational limits, those lines become critical.

Third: what documentation did they have? Full policy wordings, or just summary marketing pages? The marketing page often says things the actual policy doesn't do.

Helen provided clear answers. They already held both policies and were concerned about duplicate coverage. They were recreational divers within standard limits. And they had uploaded complete policy documents — not summaries, but the actual schedules of cover and exclusions sections where the real detail lives.

PHASE 2

Reading the Policies

The first policy arrived as a PDF titled "Confirmation of Upgrade" — the Saga Standard Annual Multi-Trip Travel Insurance. This is the general policy: worldwide cover, 45 days per trip up to 180 days per year, covers medical emergencies, repatriation, trip cancellation, baggage, liability, legal expenses, winter sports (which Helen and Michael had added on). Cost: £604 for the year, covering both of them.

The second came as a zipped bundle. Inside were four documents: the DAN Europe Sport Gold policy schedule, the membership confirmation card, the receipt, and a schedule showing previous year's coverage. DAN Europe is the specialist operator — IDA Insurance Malta underwriting the policy, DAN managing it. Sport Gold tier covers technical diving as well as recreational. Worldwide cover, up to 120 days per year for non-diving emergencies. Cost: €432 for the year.

One immediate observation: the renewal dates were different. Saga ran January to January. DAN ran May to May. And the DAN policy — Helen mentioned this almost in passing — expired in four days.

Reading through the full schedules revealed the actual coverage architecture, which told a very different story from what the policy titles suggested.

PHASE 3

What Each Policy Actually Covers

Saga Standard Annual Multi-Trip Travel Insurance

The headline coverage:

- Emergency medical treatment abroad: up to £10,000,000
- Repatriation: up to £10,000,000
- Trip cancellation: up to £10,000
- Baggage and personal possessions: up to £5,000
- Personal liability: up to £2,000,000
- Legal expenses: up to £50,000
- Winter sports cover (included as an add-on)
- 24/7 claims line and global assistance network

What it doesn't cover (relevant to Helen and Michael):

- Scuba diving (almost certainly excluded from standard travel insurance)
- Decompression illness or other diving-specific medical conditions
- Recompression chamber treatment
- Hyperbaric therapy

DAN Europe Sport Gold

The headline coverage:

- Emergency medical (non-diving): €20,000 inpatient / €1,500 outpatient
- Recompression and hyperbaric treatment: covered in full (no limit)
- Decompression illness (DCI/DCS): covered comprehensively
- Search and rescue following a dive: up to €15,000
- Equipment loss following a covered accident: up to €3,000
- Civil liability arising from a diving incident: up to €100,000
- Permanent disability from a diving accident: up to €100,000
- Death benefit (diving-specific): €12,000
- Specialist hyperbaric medical consultancy: 24/7
- Non-diving medical abroad: covered as a secondary safeguard

What it doesn't cover:

- Trip cancellation
- Baggage or lost luggage
- Personal liability (except diving-related)
- Winter sports or other travel activities outside diving context

PHASE 4

The Overlap Analysis

At first glance, the overlap looks significant. Both policies mention emergency medical treatment and repatriation. That's the "double cover" Helen was worried about.

The practical reality is much narrower.

For Diving Accidents

Saga is essentially useless. Standard travel insurance either excludes diving entirely or treats it as a high-risk activity with severe limitations. Even when diving is technically covered by a generalist insurer, the depth limits (usually 30m), certification requirements, and specific exclusion of decompression illness treatment make actual claims extraordinarily difficult.

DAN Sport Gold, by contrast, is designed by divers for divers. It covers the full range of diving accidents, including technical diving (mixed gases, decompression procedures, depths beyond recreational limits). Recompression chamber treatment, which can cost £20,000+ for a single session, is covered in full. This is not overlapping coverage — it's coverage that only one policy provides.

Verdict: No meaningful overlap here. The policies serve completely different purposes.

For Non-Diving Medical Emergencies Abroad

This is where the real overlap exists. Both policies could, in principle, pay for a medical emergency that has nothing to do with diving — say, Helen trips in Barcelona and breaks a wrist.

Saga's limit is £10,000,000. DAN's limit is €20,000 inpatient (approximately £17,000).

If Helen had a serious medical emergency abroad unrelated to diving, Saga would be the primary policy to claim from — it has vastly higher limits and is built for exactly this purpose. DAN's non-diving medical section exists primarily as a safety net for divers between trips, not as the main instrument for non-diving claims.

Verdict: Overlapping, but not significantly duplicative. Saga is the higher-limit policy you'd actually use.

For Repatriation

Both cover it, but the terms are different. Saga covers repatriation up to £10,000,000 (effectively unlimited for any realistic scenario). DAN covers "total cost" but only after a covered diving accident, or as part of non-diving cover abroad. The coverage coordinates differently because they're designed for different situations.

PHASE 5

The Verdict on Double-Paying

After reading the full schedules and understanding the actual coverage architecture, the answer became clear.

Helen and Michael are not significantly double-paying.

The only genuine overlap is non-diving medical emergencies abroad, and in that narrow zone, Saga is the primary policy with much higher limits. DAN's non-diving section is a sensible safety net, not the main event.

More importantly, the two policies together do something neither could do alone:

- Saga handles all the general travel risks (cancellation, baggage, liability, comprehensive non-diving medical)
- DAN handles everything diving-specific that Saga either won't touch or covers inadequately

If they dropped Saga, they would lose all non-diving travel protection and would have to buy general travel insurance separately anyway. If they dropped DAN, a chamber bill in the event of a diving accident could easily exceed €20,000 with no help.

The policies are not duplicating. They are complementary. Keeping both is the right decision.

PHASE 6

The Renewal Emergency

Midway through the policy analysis, an urgent issue surfaced.

The DAN Europe Sport Gold policy expired on 30 April at 23:59 CET — four days away. This was not a problem Helen and Michael had anticipated, but it was suddenly the most time-critical item on the agenda.

DAN policies require proactive renewal. There is no automatic rollover. If you don't renew before the expiry date, you lose continuous coverage and face a 5-day waiting period when you restart. For people who dive regularly and travel, a gap in specialist cover is not a risk worth taking.

The conversation shifted from “are we paying twice?” to “how do we renew this before Tuesday?”

PHASE 7

The Renewal Checklist

Rather than simply flagging the urgency, the next step was to produce something Helen could actually use while sitting down to fill out the renewal form on her iPad.

A renewal checklist emerged, covering:

Tier verification: Confirming Sport Gold is still the right level. (Sport Silver is cheaper but covers only recreational diving. If Helen and Michael had stayed strictly recreational in the past year, they could save money. If they'd done any technical diving or deco dives, Sport Gold was essential.)

Personal details: Checking that address, email, phone, country of residence were still current.

Family members: Confirming that Michael was still listed as a family member under the policy (they could have up to three).

Cover scope: Verifying that “All diving incl. technical diving” was still selected, and that non-diving cover was still set to 120 days per year.

Price sanity check: The expected renewal premium should be in the same ballpark as the previous year (€432). The breakdown typically includes base premium (€341), Insurance Premium Tax (€42), emergency medical servicing fee (€26), and DAN membership services/benefits (€27 combined). If the quote was materially higher, they should query why before paying.

Coordination question: A note to ask DAN how their non-diving cover coordinated with Saga for claims purposes — primary, secondary, or “first to claim wins” — so they'd have a clear answer for future reference.

Final checks: Making sure the new schedule showed continuous renewal with no gap, that the dreaded “5-day waiting period” didn't appear (it only applies to lapsed policies), and that receipt and new schedule would be saved to their filing system.

Warnings: DAN might push optional add-ons (extended cover, equipment riders, etc.). Sport Gold base cover is already comprehensive. Easier to say no and add later if needed than to pay for unused extras.

The checklist also included contact details for DAN's insurance and membership sides, with a note that they were usually responsive within a working day if anything on the renewal form looked wrong.

PHASE 8

From Understanding to Action

The work began with a question (“Are we double-paying?”) and a deadline (policy expires in four days). It ended with three concrete deliverables:

1. A clear understanding of how the two policies fit together and why keeping both makes sense
2. A concrete answer to the “should we drop one?” question (no)
3. A practical renewal checklist designed to be used alongside the actual renewal form, addressing every major decision point and potential trap

Total elapsed time: under thirty minutes from upload to completed renewal checklist.

OUTCOMES

Outcomes and Lessons

Process Innovation

This case demonstrates several things about AI assistance that are worth noting.

First, document handling: Helen uploaded a zipped bundle containing four PDFs. The system extracted and read all four without requiring her to unzip first, or to know which documents were “important.” Complete documents (not summaries) came through. The work could begin immediately.

Second, structured analysis: The policy comparison required reading dense insurance documents, identifying coverage areas, understanding limits and exclusions, and synthesizing the findings into a clear verdict. This is exactly the kind of work where human analysis is error-prone (missing a coverage limit, misreading an exclusion, not spotting the interaction between two policies) and where structured AI reading can be reliably accurate.

Third, problem detection: The expiry date issue would have been easy to miss in the course of a comparison exercise. Structured reading of all documents means that time-sensitive details surface, not because they're highlighted by the user, but because they're present in the material being read.

Fourth, actionable output: The outcome was not just analysis (“here's what the policies cover”) but action (“here's how to renew before the deadline”). This moved the user from understanding to doing.

Critical Success Factors

1. **Complete documentation:** Helen provided full policy schedules and exclusions, not marketing summaries. The difference is the difference between accurate analysis and guesswork.
2. **Clear context:** Answering the three initial questions (situation, diving type, documentation level) made the subsequent analysis straightforward. Without those, the comparison would have been generic rather than tailored.

3. **Specialist knowledge:** Understanding what makes diving insurance different from general travel insurance, and why the two serve different purposes, was the foundation for the “no, you’re not double-paying” verdict.
4. **Time-sensitive problem detection:** Missing the expiry date would have left Helen facing either a gap in cover or a weekend scramble to renew. Flagging it early allowed planned action.

Broader Applications

This case demonstrates AI consultation effectiveness in:

- Multi-document analysis where human manual comparison is tedious and error-prone
- Technical specification reading where understanding the actual terms (not the marketing language) is essential
- Real-world problem solving where the solution is not just analysis but actionable next steps
- Time-sensitive issue detection within larger problem contexts

The policy analysis and renewal checklist moved the decision from “we’re worried about waste” to “we understand why we need both, and here’s how to renew the specialist policy before deadline.”

APPENDIX

Technical Notes

Coverage Tier Selection (DAN Europe)

Tier	Coverage Scope	Best For
Sport Silver	Recreational diving to depth limits (30m PADI, 40m BSAC). Lower cost.	Strictly recreational divers
Sport Gold	Technical diving, mixed gases, decompression dives, depths beyond recreational limits.	Technical or deep divers

Policy Coordination Considerations

When holding both general travel insurance and specialist diving insurance:

- **Non-diving claims:** Usually claim from the general policy first (higher limits)
- **Diving claims:** Claim from specialist policy (general policy won’t cover)
- **Repatriation:** Usually covered by general policy, but coordinate with specialist insurer if repatriation follows a diving accident
- **Legal coordination:** If a claim might involve both policies, inform both insurers and ask about claim sequencing

Renewal Calendar Management

For people holding multiple policies with different renewal dates:

- **General travel insurance:** Often January–January or anniversary dates
- **Specialist diving insurance:** Often May–May or May–April cycles
- **Recommendation:** Set phone calendar reminders 30 days before each policy expires
- **Early renewal:** Most insurers allow renewal 30 days in advance, avoiding the risk of missed expiry

Outcomes Summary

Helen and Michael kept both policies. The analysis confirmed that they were not wasting money and that the specialist diving policy was irreplaceable for its specific purpose.

The DAN Europe policy renewed before expiry, with no gap in coverage. The renewal checklist guided Helen through the form, flagged the tier question, and ensured all personal details were current.

The renewal process took approximately fifteen minutes. The checklist reduced the cognitive load of working through an unfamiliar form in a foreign language (the DAN form is available in English but assumes familiarity with European insurance terminology).

This case study illustrates practical AI consultation in real-world problem-solving contexts. For more examples, visit practicalwisdom.ai

Case study anonymised but technically accurate. Policy coverage details and exclusions verified against publicly available policy documents. Renewal checklist based on DAN Europe Sport Gold standard terms.