



HANDBOOK

DAN Boater
MEMBER BENEFITS

Rev. 201905



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Know Your Benefits!

Your DAN Boater Membership offers you valuable benefits. Take some time to ensure you know them!

YOUR EXCLUSIVE DAN BOATER MEMBER BENEFITS INCLUDE:

- 24/7/365 Medical and Travel Emergency Hotline
- Medical and Safety Information, including a dedicated Medical Information Line
- DAN Boater [Travel Health and Safety Guides](#)
- Medical Transportation benefits, including Emergency Medical Evacuation, Repatriation for Follow-up Care, and Repatriation for Hospitalization
- Search and Rescue Expense Reimbursement
- DAN TravelAssist® Travel Assistance Services

Information on all DAN Boater Membership benefits is also available at DANBoater.org.

DAN is a NC nonprofit organization.
DAN Boater Membership benefits are subject to change.
All amounts shown are in U.S. dollars

If you need emergency medical or travel assistance, call the

DAN Boater Emergency Hotline

+1-919-667-9111

(Collect Calls Accepted)

DAN Boater is subject to the rules and regulations of the United States of America and must follow U.S. State Department regulations. DAN Boater cannot provide benefits in countries that are embargoed. Please contact the [U.S. State Department website](#) for further details.

Coverage Period: One Year

DAN Boater Primary Member: All dues-paying Members of DAN Boater who maintain their principal residence in the United States or Canada.

Eligible Dependents: A Primary Member who has elected DAN Family Membership may cover the following Eligible Dependents who have the same principal residence as the Primary Member:

- Spouse or Domestic Partner or a Partner in a Civil Union with the Member; and
- Unmarried dependent children under the age of 18; and,
- Unmarried dependent children under the age of 24 if a full-time student at an accredited school or college, who is not employed on a full-time basis.

DAN Boater (A division of Divers Alert Network)
6 West Colony Place
Durham, NC 27705 USA

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DAN Boater Emergency Hotline

+1-919-667-9111

(Collect Calls Accepted)

24-Hour Worldwide Medical Information and Assistance

The staff at DAN Boater's Emergency Assistance Center provide 24/7/365 assistance and consultation to DAN Boater Members who require medical and travel information and assistance.

For non-emergency medical inquiries, Members may access information through the DANBoater.org website or by contacting our medical information specialists through DAN Boater's [Medical Information Line](#) at +1-919-490-2011.

DAN Boater Medical Emergency Hotline

For medical emergencies while on a Trip more than 50 miles / 80 kilometers from your principal residence, the DAN Boater medical staff will consult with those at the location of the emergency and will assist in determining the best course of action for the Member given the situation. With your permission, and when possible and appropriate, our staff will attempt to reach your primary care physician. DAN Boater medics will then organize a response to the medical emergency, doing whatever is deemed medically appropriate, including but not limited to recommending or securing the availability of services of a local physician, arranging hospital confinement, and in some cases, [Emergency Medical Transportation](#).

Some things to know before you call the Hotline:

- If the situation is life-threatening or you need immediate rescue, contact local emergency services (911 or other EMS) before contacting the DAN Boater Emergency Hotline +1-919-667-9111.
- When you call DAN Boater, the medic handling your call may make an immediate recommendation or may call you back after making arrangements at an appropriate medical facility. Either way, your call will be immediately tended.
- If the DAN Boater medic must call you back, you will be asked to wait by the phone. The return call may take 30 minutes or longer, as several calls may be necessary to facilitate your assistance
- *If your situation is not an emergency* requiring an immediate answer or assistance, please call the [Medical Information Line](#) at +1-919-490-2011.

DAN Boater Medical Information Line

If you have a question that isn't an emergency, call our Medical Information Line during regular business hours and speak directly to one of our medical information specialists. Monday through Friday, 8:00am to 8:00pm Eastern Time in the United States. The number is +1-919-490-2011.

Physician and Hospital Referrals

DAN maintains a global database of physicians and medical facilities that are available to assist Members when they are facing a medical emergency. For referrals to physicians, hospital or other medical facilities, call our Medical Information Line at +1-919-490-2011.

Prescription Assistance

If you require prescription medication or eyeglasses not available at your location, DAN Boater will consult with the prescribing physician and locate and arrange to send your replacement medications when it's possible and legally permissible to do so. You are responsible for both the shipping cost and the cost of the medication or eyeglasses. For prescription assistance, call our Medical Information Line at +1-919-490-2011.

Medical Expense Advances

With some foreign medical providers you may be asked to pay for services at the time they are rendered. While the DAN Boater Membership does not cover medical expenses, we can help you arrange for payment. Hospital admittance or discharge deposits will be advanced up to \$5,000 by DAN Boater with an acceptable guarantee of reimbursement from either you or your insurance carrier. For medical expense advances, call our Medical Information Line at +1-919-490-2011.

Medical Monitoring

When DAN Boater is notified, our staff will establish communication with the local attending medical provider and obtain as much information as possible about the situation and begin to monitor the Member's condition. Medical professionals will stay in regular communication with local medical personnel and relay necessary information to the Member and his or her family until the situation is resolved and the Member continues with his or her travels or returns to his or her principal residence.

DAN Boater Travel Health & Safety Guides

With extensive coverage of the latest traveler safety and health issues, the free [***DAN Boater Travel Health & Safety Guides***](#) are an essential online resource for prevention, identification, and treatment of injuries and conditions related to boating and travel.

Medical Transportation Assistance

DAN Boater Membership includes up to \$150,000 of medical transportation assistance. This service is available for all medical emergencies when a Member is on a Trip. This is not insurance and the Member must call DAN Boater to arrange medical transportation assistance.

Medical Transportation Assistance includes:

- Emergency Medical Evacuation
- Repatriation for Follow-up Care
- Repatriation for Hospitalization
- Return of Traveling Companion
- Return of Dependent Children
- Visit of Family Member or Friend
- Repatriation of Mortal Remains

Emergency Medical Evacuation

If a DAN Boater Member encounters a medical emergency during the course of a Trip and such condition requires emergency medical transportation (as determined by DAN Boater in consultation with the Member, medical personnel, and others at the site of the emergency), **Emergency Medical Evacuation** will be arranged and provided by DAN Boater.

Emergency Medical Evacuation means that due to Medical Necessity the Member requires immediate transportation from the place where such person encounters the medical emergency to the nearest appropriate medical facility where necessary medical care and treatment can be obtained.

Medical Necessity includes situations where local medical services are unavailable or judged to be inadequate to meet the needs of the injured person and it is determined to be medically appropriate to move the injured person to another medical facility for medical care or treatment.

Emergency Medical Evacuation does not include efforts to locate an injured person whose location is unknown or efforts to rescue such person from a dangerous situation or a location inaccessible by emergency services personnel. Medical transportation assistance may begin only after the injured person is made available at a location which can be reached by emergency medical services personnel.

For the purposes of this benefit, **Transportation** means any land, water or air conveyance required to transport the injured person during a medical emergency. DAN Boater will arrange **Emergency Medical Evacuation** using the means best suited to do so based on the seriousness of the injured person's condition. This may include use of watercraft, aircraft (including an air ambulance, helicopters, or other commercial or military aircraft), surface vehicles (including an ambulance, car, truck or bus) railroads, or any other appropriate means depending on the circumstances. All decisions as to the means of transportation and final destination will be based solely upon medical factors.

Use of special transportation must be recommended by the attending Physician in consultation with DAN Boater. Special transportation includes, but is not limited to, an air ambulance, charter flight, land ambulance, private motor vehicle, or other extraordinary means of transportation. Expenses for medical supplies and services provided during Transportation must be recommended by the attending Physician and approved by DAN Boater.

The **Emergency Medical Evacuation** benefit includes any Transportation, medical treatment, medical services, or medical supplies that: (1) are necessarily incurred in connection with the **Emergency Medical Evacuation**; and, (2) meets generally accepted standards of medical practice; and (3) is either ordered by a Physician and performed under his or her care or supervision or order, or is required by the standard regulations of the conveyance transporting the injured person. All transportation arrangements must be by the most direct and economical conveyance and arranged by DAN Boater. This benefit does not cover expenses that are eligible for reimbursement under any other Medical Expense Insurance plan.

This benefit does not provide Emergency Medical Evacuation to transport the Member to their residence if there are closer medical facilities which are capable of attending to the injured person's medical condition. See the [Medical Repatriation sections](#) for more details about when the Member may be transported to their residence.

Repatriation for Follow-up Care

If a DAN Boater Member, following initial treatment for a medical condition encountered during the course of a Trip, requires follow-up care or rehabilitation services, medical transportation assistance will be arranged and provided by DAN Boater to transport the Member by commercial air or ground transportation to either:

- The Member's residence; or
- A different medical facility for further care, treatment or evaluation.

Any **Repatriation** shall be undertaken at the discretion of DAN Boater in consultation with the Member's treating Physician, provided the Member is deemed medically fit to travel by commercial air or ground transportation.

Repatriation for Hospitalization

If a DAN Boater Member encounters a medical emergency during the course of a Trip and such condition is expected to require inpatient hospitalization for more than three consecutive days following initial treatment, DAN Boater will provide, up to the benefit limit of \$25,000, a medical transportation benefit to transport the Member to the Hospital of the Member's choosing located within the Member's Home Country. All medical transportation must be arranged by DAN Boater.

DAN Boater, in consultation with the treating Physician, reserves the right to determine, in their sole discretion:

1. Whether a Member's condition is sufficiently serious to require Medical Repatriation; and,
2. Whether a Member's condition is sufficiently stable to allow Medical Repatriation without exposing the Member to an exacerbation of their condition; and,
3. The mode of Transportation.

The Member shall be entitled to use the **Repatriation for Hospitalization** benefit once during any twelve 12 month period.

Return of Traveling Companion

If a DAN Boater Member's traveling companion loses previously made travel arrangements due to a delay caused by the Member's medical emergency, DAN Boater will arrange and provide for one-way economy airfare to return the companion to his or her original departure point. This benefit is limited to return airfare for one traveling companion.

Return of Dependent Children

If a DAN Boater Member is traveling alone with his or her children and is unable to attend to the children's needs due to the Member's medical emergency, DAN Boater will arrange and provide for one-way economy airfare to return the children to their place of residence. If necessary, a qualified escort will also be provided.

Visit of Family Member or Friend

If a DAN Boater Member is traveling alone and is expected to require hospitalization for more than seven consecutive days, DAN Boater will arrange and provide for economy round-trip airfare for a visitor chosen by the Member (or his or her family) to travel to the site of hospitalization and return the visitor to his or her point of departure at the end of the Member's hospital stay.

Return of Vehicle

If a DAN Boater Member is hospitalized or encounters a medical emergency which prevents the return of the Member's vehicle to the rental agency or his or her principal residence, DAN Boater will arrange for the return of the unattended vehicle to the rental agency or the Member's current residence.

Repatriation of Remains

If a DAN Boater Member dies while on a Trip, DAN Boater will arrange and provide for the return of the Member's remains, including required embalming, necessary government authorizations, coffin(s) or cremation (only if required prior to the repatriation of the Member's remains), and a container appropriate for transportation of the remains, to the Member's principal residence.

Search and Rescue Expense Reimbursement

Subject to the following terms and conditions, DAN Boater will pay on behalf of a Member on a Trip, a total benefit of up to \$25,000 per Membership in any 12 month period, for the following:

- For necessary and reasonable search and rescue (SAR) expenses incurred within 72 hours from the time of the first call for assistance.
- The SAR effort must be necessary to prevent further injury or illness or danger to human life as a result of an unforeseeable emergency.
- The SAR must be recommended by the appropriate rescue authorities, including Coast Guard, local Police, or other National or International services responsible for safety at sea.

Reimbursement shall be limited to expenses incurred by organizations which are specially trained and approved to undertake SAR operations. No benefits are payable for expenses for which a Member is not required to pay or for charges assessed only because this benefit exists.

In addition to the other exclusions and limitations listed elsewhere in this handbook, SAR expenses are not payable for:

- Circumstances which could have reasonably been anticipated at the time the Trip began (e.g. forecast of adverse weather conditions)
- Emergencies caused by inadequate provision or training or competence needed to handle a planned Trip

If you need emergency travel assistance, call the
DAN Boater Emergency Hotline

+1-919-667-9111

(Collect Calls Accepted)

DAN Boater Membership includes automatic enrollment in DAN *TravelAssist*®. Benefits available from DAN *TravelAssist*® include the following:

- Pre-Trip Information and Travel Tips
- Emergency Message Transmission
- Recovering Lost or Stolen Items
- Translator and Foreign Services Referrals
- General Assistance
- Travel Service Assistance
- Legal Assistance and Referrals

If you have a Family Membership, all DAN *TravelAssist*® benefits are available to each Primary Member and each **Eligible Dependent** listed on your membership application. With an Individual membership, enrollment is automatic when the person becomes a DAN Boater Member. With a Family Membership, the Primary Member is automatically enrolled and other Eligible Dependents who qualify as Family Members are enrolled when the Primary Member adds his/her name to the list of Covered Family Members.

To be covered, all benefits must be arranged and provided through DAN Boater.

Personal Assistance

Emergency Message Transmission DAN *TravelAssist*® will receive and relay emergency messages to and from your Family and/or employer.

Assistance with Recovering Lost or Stolen Items When a DAN Boater Member has had luggage, documents, credit cards, or personal items lost or stolen, DAN *TravelAssist*® will aid the Member in reporting the lost or stolen items to the appropriate authorities; will provide direction for the replacement of passports; and will provide advice regarding how to recover lost or delayed luggage from a carrier. Direct cost of replacing the lost or stolen items are the responsibility of the Member.

Translator and Foreign Services Referrals DAN *TravelAssist*® can help you locate resources if you need to use the services of consulates, government agencies, translators, or other service providers who

assist with travel-related problems. You are responsible for the selection of these professionals and payment of any related fees.

Travel Service Assistance When a DAN Boater Member needs travel service assistance in the event of an emergency, DAN *TravelAssist*® will: (i) help coordinate travel arrangements and hotel reservations; (ii) help replace lost or stolen airline tickets by arranging payment through the Member's credit card; and (iii) deliver replacement or prepaid tickets by express mail or directly to airline counters.

Legal Assistance

Legal Referrals DAN *TravelAssist*® can provide referrals to local qualified attorneys in the area in which you are traveling. Telephone interpretation can be provided when necessary. All expenses other than legal referrals are your responsibility.

Bail Advances Where permitted by law, bail funds will be advanced up to \$5,000 by DAN *TravelAssist*® with an acceptable guarantee of reimbursement from either you or your insurance carrier.

Legal Assistance If a DAN Boater Member is arrested or is in danger of being arrested as the result of any noncriminal action resulting from responsibilities attributed to him or her, DAN *TravelAssist*® will provide the Member with the name of an attorney who can represent him or her in any necessary legal matters. If the DAN Boater Member is in need of any other form of legal assistance, DAN *TravelAssist*® can arrange assistance from local attorneys, embassies or consulates.

Definitions

The following definitions apply to all benefits available to DAN Boater Members.

ELIGIBLE DEPENDENT means a dependent that satisfies the eligibility requirements set forth elsewhere in this handbook.

ELIGIBLE DOMESTIC PARTNER OR PARTNER IN A CIVIL UNION means a same- or an opposite-sex partner who is recognized as a Domestic Partner or Partner in a Civil Union in accordance with state or local law in the jurisdiction in which they reside or has met all of the following requirements for at least 6 consecutive months immediately preceding the effective date of coverage:

1. resides with the Primary Member; and,
2. shares financial assets and obligations with the Primary Member; and,
3. is not related by blood to the Primary Member to a degree of closeness that would prohibit a legal marriage; and,
4. is at least the age of consent in the jurisdiction in which they reside; and,
5. neither the Primary Member or your Domestic Partner or Partner in a Civil Union is married to anyone else, nor do they have another Domestic Partner or Partner in a Civil Union.

DAN Boater may require proof of the Domestic Partner or Partner in a Civil Union relationship in the form of a signed, completed and notarized Declaration of Domestic Partnership.

If proof of the Domestic Partner or Partner in a Civil Union relationship, as described, is provided to DAN Boater, references to spouse will read Domestic Partner or Partner in a Civil Union as it applies, unless specifically stated otherwise.

HOME COUNTRY means the country where the Primary Member maintains his or her principal residence. Such country must be declared in advance with DAN Boater.

IMMEDIATE FAMILY MEMBER is the Primary Member or his or her spouse, the children, brothers, sisters and parents or step parents of either the Primary Member or Primary Member's spouse; and spouses of the children, brothers, and sisters of either the Primary Member or Primary Member's spouse.

MEDICALLY NECESSARY or **MEDICAL NECESSITY** means services or supplies that the treating Physician determines to be:

1. appropriate and necessary for the symptoms, diagnosis or direct care and treatment of an Injury or Sickness; and,
2. provided for the symptoms, diagnosis or direct care and treatment of an Injury or Sickness; and,
3. within standards of good medical practice within the organized medical community; and,
4. not primarily for the convenience of the Insured's Physician or another provider; and,
5. the most appropriate supply or level of service that can safely be provided.

MEMBER means a person who has applied to DAN Boater for membership, who has met any requirements or conditions of membership as may from time to time be established by DAN Boater, and who has paid

such annual or other periodic dues as are due to receive the privileges of membership. Member includes both the Primary Member and any Covered Family Member.

MEDICAL EXPENSE INSURANCE means medical expense insurance provided by any insurance or welfare plan or prepayment arrangements (including Blue Cross or Blue Shield plans), regardless of whether the other insurance is provided on an individual, family, or group basis, or through an employer, union or membership in an association. If insurance is provided on a provision of service basis, then, for purposes of this definition, the amount shall be that which the services rendered would have cost in the absence of the insurance.

PHYSICIAN means a duly licensed healthcare provider in good standing acting within the scope of his license and rendering care or treatment to a Member. Physician does not include an Immediate Family Member, nor will it include a Traveling Companion or an employee, business partner or business affiliate of the Member.

PRE-EXISTING CONDITION means an illness, disease, or other condition for which medical advice, diagnosis, care or treatment was recommended by or received from a Physician during the 180-day period immediately prior to the effective date of the Member's enrollment in the DAN Boater program.

TRAVELING COMPANION means a person whose name appears with the Member on the same Trip arrangements and who, during the Trip, will accompany and/or share accommodations with the Member in the same room, cabin, condominium unit, apartment unit, or other lodging.

TRIP means:

1. Travel that is at least 50 miles (or 80 kilometers) from any residence of the Member or the Member's family;
2. The main purpose of the travel is recreational;
3. The travel is not to obtain health care or medical treatment of any kind;
4. The travel is not to a destination where the Member maintains a home or residence.

Exclusions and Limitations

The DAN Boater program will not arrange assistance or provide benefits which arise:

1. While traveling against the advice of a Physician or Against Medical Advice;
2. While traveling to obtain medical treatment of any kind;
3. Due to suicide or attempted suicide, while sane or insane, or self-inflicted injury;
4. Due to riots, civil unrest or conflicts including civil wars or kidnapping, war or act of war, declared or undeclared;
5. While the Member is on full-time duty in the armed forces, National Guard or organized reserve corps of any country or international authority;
6. Due to participation in completion or record setting attempts of any kind, whether on the water, land or in the air;
7. Due to nervous, emotional or mental disorders;
8. Due to alcoholism, the consumption of alcoholic beverages, drug addiction, or use of any drug or narcotic agent, except as prescribed by a Physician;
9. As a result of operating or learning to operate any aircraft, as pilot or crew;
10. As a result of, or in connection with, the commission of a crime or any illegal use of a weapon;
11. As a result of, or in connection with, pregnancy or abortion; or,
12. In connection with competitions or record setting/breaking attempts.

DAN Boater shall not be obligated to provide **Emergency Medical Evacuation, Repatriation for Follow-up Care** or **Repatriation for Hospitalization** benefits to a Member if, in its discretion, the Member:

1. Is located in a region that is not safely accessible by the company providing Medical Transportation Assistance;
2. Has a contagious infectious disease;
3. Has a primary diagnosis that is psychiatric in nature;
4. Was on an organ transplant list at the time he or she embarked on his or her Trip and such transportation is related to such transplant;
5. Cannot be transported safely; or,
6. Has been exposed to nuclear reaction or radioactive contamination.

DAN Boater will not provide assistance or benefits if the assistance or benefits are payable under any Medical Expense Insurance, travel insurance, the Workers' Compensation or Occupational Disease Act or Law, or any services, supplies or treatments provided under any federal, state or other governmental plan or law.

DAN Boater will not provide assistance or benefits for expenses of medical treatment, medical services, or medical supplies unless they were provided as part of an **Emergency Medical Evacuation**.

DAN Boater reserves the right to suspend assistance and benefits in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbances, strikes, man-made catastrophe, acts of God, or refusal of authorities to permit DAN Boater to fully provide services. In the event a Member travels into an area in which any of the above situations arises, DAN Boater will attempt to provide services to the best of its ability. The Member must realize that due to political or socioeconomic conditions, there are some places and situations where longer time periods are required to safely provide **Medical**

Transportation Assistance. It is the responsibility of the Member to inquire with DAN Boater whether a country or region is “open” for assistance prior to his or her departure.

All decisions as to the need for **Emergency Medical Evacuation** or **Medical Repatriation**, the means and/or timing of any **Medical Transportation Assistance**, the medical equipment and the medical personnel to be used and the final destination are medical decisions, which will be made by physicians designated by DAN Boater, in consultation with a local medical personnel based on medical factors, and DAN Boater’s decision shall be conclusive in determining the need for such services.

The final selection of the medical professional, medical facility or legal counsel is your choice alone. DAN Boater assumes no responsibility for any medical advice or legal counsel given by the medical professional and/or attorney, nor shall DAN Boater be liable for the negligence or other wrongful acts or omissions of any of the legal and/or healthcare professionals providing services to the Member.

The medical professionals, medical facilities, attorneys or other professionals (suggested or designated by DAN Boater) who provide services in support of the DAN Boater Membership, are not employees of DAN Boater and DAN Boater shall have no liability for their negligence or their other acts or omissions. DAN Boater will not provide and will not be responsible for providing medical diagnosis or treatment. The final selection of the medical provider is the right and responsibility of the Member.

DAN Boater, their agents and contractors, shall be fully and completely subrogated to the rights of the Member against parties who may be liable to provide services or make a contribution to the cost of services which are provided to DAN Boater Members. In the event DAN Boater provides services on behalf of, or to, a Member, the Member agrees to assign to DAN Boater, or their agents or contractors, any rights of recovery under such plan(s). DAN Boater retains the right to bill any other insurance carrier you may have.

Services not arranged and provided by DAN Boater shall not be reimbursed. You must call the DAN Boater assistance number on your DAN Boater Member card to have the DAN Boater benefits provided without charge. **Medical Transportation Assistance** is only provided if arranged by DAN Boater.

DAN Boater benefits are available up to a maximum of \$150,000 per Membership and are subject to change without notice.

DAN Boater Privacy Policy

What does DAN Boater do with your personal information?

DAN Boater is committed to protecting your privacy. We use your personal information only to process your application for membership, process product orders, and provide you with the highest level of service. We also use the information we collect on DANBoater.org to enhance your overall experience while visiting the site. Please read on for more details about DAN Boater's policy regarding your privacy.

What information do we collect? How do we use it?

- When you sign up for DAN Boater membership or order a product, we need to know your name, email address, mailing address and payment information.
- When you enter a contest or other promotional feature, we may ask for your name, address and email address so we can administer the contest and notify winners.
- We also monitor traffic patterns and site usage to help us improve our site and identify problems.
- We may also use the information we collect to occasionally notify you about important functionality changes to our website, new DAN Boater services, changes in benefits, and announcements we think you will find valuable.

How does DAN protect member information?

When you enroll using our DAN Boater online membership form, we offer the use of a secure server. The secure server software (SSL) encrypts all information you input before it is sent to us. Furthermore, all of the member data we collect is protected against unauthorized access.

What about "cookies"?

"Cookies" are small pieces of information that are stored by your browser on your computer's hard drive. Our cookies do not contain any personally identifying information, but they do enable us to learn more about our members, provide better online features and store items in your shopping cart between visits. Most web browsers automatically accept cookies, but you can usually change your browser preferences to prevent that. Even without a cookie, you can still use most of the features on our site. However, we do not recommend this if you plan to purchase products or access restricted areas.

Will DAN Boater disclose the information it collects to outside parties?

DAN Boater does not sell, trade or rent your personal information to others except to companies providing DAN Boater membership benefits. As a DAN Boater Member, you are eligible to apply for, or may receive, a number of benefits that are provided by companies other than DAN Boater. To protect your privacy, DAN Boater has very specific agreements with these companies that legally prevent the use of your personal information for any purpose other than the DAN Boater Member benefit.

Your Consent

By using our website, you consent to the collection and use of this information by DAN Boater. If we decide to change our privacy policy, it will be updated in the DAN Boater Handbook and on DANBoater.org so that you are always aware of what information we collect, how we use it, and under what circumstances we disclose it.