



DIVERS ALERT NETWORK SOUTHERN AFRICA
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DEBIT ORDER INFORMATION SHEET

Please take note of the following important information relevant to members joining DAN by monthly debit order DAN's membership and insurance policy is based on an advanced premium basis. If you apply for membership in the middle of a month and require immediate cover, your first debit will be a double premium. Subsequent debits will be a single premium. If you apply for membership to start in the following month, your first debit will be a single debit.

On resignation and because DAN requires one month's notice, your premium will already have been paid for that month in advance and cover will remain in place until the end of your notice month. Thereafter no deductions will be made.

DAN membership is an annual membership, therefore even when you sign the monthly debit order, it implies you are accepting a contract for an annual membership fee. As a result, any person cancelling before the end of the first year, will subsequently only be able to rejoin DAN with a single annual payment.

While every effort is made to avoid clerical errors, it remains the responsibility of the DAN member to check their bank statements to see if the debit order has been processed correctly. It is accepted commercial practice that any discrepancies on your bank statement have to be reported before the 20th of the month for any adjustments to be effected.

Cancelling of DAN Membership must be done *in writing* and the member must receive a *confirmation of cancellation* before any refunds will be given. Refunds will also not be give should confirmation of cancellation not be provided.

DAN can only be responsible for discrepancies for the previous debit order run, as premium and other related costs are automatically paid in advance.

All debit orders that are returned as unpaid automatically means that no cover for that month is in place. Therefore if your payment has defaulted, it is imperative that you advise us as soon as possible as you may not be covered for that month.

In order to ensure continuous coverage, where a member defaults twice as unpaid, DAN will only allow the members to rejoin on an annual paid up basis.

Please note that with immediate effect, bank charges for unpaid debit orders will be passed on to the member. At present it costs DAN R35.00 per unpaid debit order that has been returned by the bank (this equates to 55% of the monthly premium). Before a member whose debit order has been dishonoured, can be re-instated, they will have to pay the bank charges in addition to the outstanding premium by direct deposit only. Only then can membership be reinstated and once the deposit had been made, the next months' premium will again be the regular single premium.

Note: DAN's bank details for direct deposits of membership fees. Bank details: Divers Alert Network, Nedbank, Braamfontein, Branch Code 195005, Account Number 1950508714. Whenever depositing money directly into the DAN account, please use your DAN number and surname as the reference number. Please ensure that you fax a copy of the deposit to DAN at (011) 312 0054 to allow DAN to credit the amount towards your membership.

DAN requires at least one month's notice, in writing, to cancel membership and discontinue debit orders. Remember that the debit orders are run at the beginning of each month. Therefore unless you cancel before the 20th of the month, it will not be possible to prevent the subsequent debit order from being effected at the beginning of the next month.

In the event of a death DAN must be notified by registered mail, email or fax so that the debit order can be cancelled. DAN does not refund any fees when insufficient notice has been given.