



# UNDERWRITING

## Avocations Guidelines

### GENERAL

#### OVERVIEW

### Overview

Information about a proposed client's avocational activities is obtained from the application and the appropriate supplement(s). An Avocation Supplement (ORD 96200 Avocation) is completed with the application when an avocation question is answered "Yes" and the client participates in any hazardous activities.

- ▶ The General Avocation Supplement is used for all avocations except for scuba diving, mountaineering, or racing.
- ▶ The Mountain Climbing Supplement should be completed when the proposed insured participates in mountaineering.
- ▶ The Diving Supplement should be completed when the proposed insured participates in scuba diving.
- ▶ The Motorized Vehicle Racing Supplement should be completed when the proposed insured participates in any form of motorized vehicle racing.

The final rating depends on the details provided in the Supplement(s) as well as other information provided in the application. The Supplement(s) is/are made a part of the policy/contract once issued.

Most avocations do not require an additional premium. Those that do are rated due to an increased risk of accidental death and, because of this, the Accidental Death Benefit (ADB) is generally not available. Additionally, due to the possibility of serious but not life-threatening injury present in many avocations, availability of the Waiver of Premium (WP) benefit is also restricted. When underwriting the avocational risk, the entire risk is assessed—the participant and the sport. Generally, those who belong to formal organizations and who participate or compete only in supervised activities present the best risks.

The important factors in assessing the risk of the avocation itself include:

- ▶ Nature of the activity
- ▶ Observance of safety rules
- ▶ Future participation details
- ▶ Training/Equipment used
- ▶ Frequency of the activity
- ▶ Professional or amateur

Medical history and lifestyle must also be considered. A history of mental illness, substance abuse, and/or driving criticism may require an additional premium or cause the risk to be uninsurable.

Caution is warranted when progression from a less hazardous to a more dangerous form of the sport has been demonstrated. Participation in multiple hazardous sports also requires special consideration. Individuals showing evidence of carelessness or attempting to set records may be uninsurable.

Extra premiums for avocational activity are typically expressed as permanent flat extra charges per \$1,000 of insurance. This rating class may sometimes be referred to as an "Occupational" or "Occ" class. Regardless of any extra premium that may be required, eligibility for Preferred categories may be impacted by a proposed insured's involvement in hazardous sports activities.

### Common Avocations

The *General Guidelines* tab contains a list of common avocations and their appropriate classifications. Where there is a range suggested for the avocation, the entire risk profile will be evaluated and the appropriate extra premium charged for the degree of risk presented.

For example:

- ▶ Trail hiking or trekking is generally considered a non-hazardous avocation. Frequent ice or rock climbing, extended to higher peaks in more rugged conditions, would be considered significantly more hazardous. See the [Mountaineering](#) tab for additional information.





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Any avocation with unusual hazards may be rated even though not listed. If a rating is required or if ADB/WP is not available because of the avocation, only the following categories are available: Non-Smoker Plus; Non-Smoker; and Smoker.

Avocation	Classification Range/ Extra per \$1,000	Preferred Category Available	ADB Available	WP Available
<b>AVIATION-RELATED AVOCATIONS**</b>				
Hang Gliding	Class 1 (\$2.50 extra) – Decline	Non-Smoker Plus	No	No
Parachuting, Skydiving	Standard – Class 3+ (\$5+ extra)	Preferred Best*	Yes*	Yes*
Parasailing	Standard	Preferred Best	Yes	Yes
Others	Standard – Decline	Preferred Best*	Yes*	Yes*
<b>EXTREME SPORTS</b>				
BASE Jumping	Decline	N/A	N/A	N/A
Cave Exploration/Spelunking	Standard	Preferred Best*	Yes*	Yes*
Heleskiing	Class 1 – 3 (\$2.50 – \$5 extra)	Non-Smoker Plus	No	No
Bicycle Motocross (BMX)	Standard – Decline	Preferred Best*	Yes*	Yes*
Street Luge	Standard	Non-Smoker Plus	No	No
Surfing	Standard – Decline	Preferred Best*	Yes*	Yes*
<b>MISCELLANEOUS</b>				
Bobsled Racing	Standard – Class 3 (\$5 extra)	Preferred Non-Tobacco*	Yes*	Yes*
Rodeo	Class 1 (\$2.50 extra)	Non-Smoker Plus	No	No
Snowmobiles	Standard – Class 1	Preferred Best*	Yes*	Yes*
White Water Rafting	Standard	Preferred Best*	Yes*	Yes*

\*Availability of Preferred Best, Preferred Non-Tobacco, or Preferred Smoker categories, the Accidental Death Benefit, and Waiver of Premium benefit depend on an evaluation of the entire risk.

\*\*For aviation-related occupations, refer to the civilian aviation rating schedule (0183124) or the military aviation rating schedule (0245453).



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Information about specific mountaineering activities and involvement is obtained through the Mountain Climbing Supplement (ORD 96200 Mountain Climbing). It must be submitted with the application if the avocation (hazardous sports) question is answered "Yes." Whether an offer is made with or without an extra premium depends on the details provided in the Mountain Climbing Supplement, along with other information included in the application. The Supplement will also be made a part of the policy/contract once issued.

Experience, training, location, difficulty, number of climbers in the party and grade of the climb, physical conditioning of the climber, and, if any, club affiliation, must all be considered when evaluating the risk presented by mountaineering. This sport generally can be broken into three separate activities:

**TREKKING** – Trekking is a form of walking, undertaken with the specific purpose of exploring and enjoying the scenery. It usually takes place on trails, in areas of relatively unspoiled wilderness. The most significant hazard present in the trekker is the location of the trek (i.e., the more hazardous the location, the more hazardous the trek).

**CLIMBING** – This can be broken into three specialties:

- ▶ **Artificial Climbing Walls (ACW)** – Indoor climbing is an increasingly popular form of climbing performed on artificial structures that attempt to mimic the experience of real rock climbing in a more controlled environment. Because of the controlled situation when dealing solely with ACWs, there is negligible mortality risk.
- ▶ **Rock** – Basically, rock climbing can be defined as climbing on any steep rocky terrain. Participants generally have to ascend on hands and feet, usually employing special equipment that may include thick rubber-soled boots or other special shoes, rope, and steel spikes, known as pitons, which are driven into the rock as an aid to climbing.

Most accidents related to climbing activities involve some degree of the following:

- ▶ Climbing un-roped
- ▶ Failure to check systems
- ▶ Using inadequate equipment or protection
- ▶ Climbing alone (Soloing)
- ▶ Not wearing a hardhat
- ▶ Inadequate experience

Rapidly changing weather conditions and physical ailments that arise in upper elevations are additional hazards that add to the mortality risk.

- ▶ **Ice** – Individuals attempting any type of snow or ice climbing should first be experienced rock climbers. Equipment such as an ice axe, ice hammer, ice screws, pitons, crampons, and rope that all meet approved standards are the minimum essential equipment for any ice or snow climb. Ice climbing is generally considered to be more hazardous than rock climbing, in part due to the greater fragility of ice versus rock. Additionally, even crossing a glacier, while not technically considered climbing, is not without peril. Crevasses, especially those hidden beneath a snow layer, are particularly hazardous.

**NAVIGATION** – Any activity involving navigation with map and compass. The traditional form, orienteering, typically involves cross-country running, though other forms have evolved covering more difficult terrains. Participants have a map, usually of an area with which they are unfamiliar, and a compass. They attempt to visit, in sequence, control points that are indicated on the map as quickly as possible. As with trekking, the most significant hazard present involves the location of the activity, but more remote, difficult terrains may increase the overall risk.

The following information is necessary to properly assess the risk present in mountaineering:

- ▶ Experience (including most recent climb, total number of climbs, and total length of participation).
- ▶ Location of climbs, past, present, and planned (region).
- ▶ Elevations (both attained and planned).
- ▶ Any notable challenge in the climb (such as free climbing [no safety aids], soloing [climbing alone], etc.).
- ▶ Seasonal nature of activity (do most climbs occur in summer, when weather is less of a safety factor?).

Participation in multiple hazardous sports requires special consideration. Individuals showing evidence of carelessness or attempting to set records may be uninsurable.





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Avocation	Classification Range/ Extra per \$1,000	Preferred Category Available	ADB Available	WP Available
<b>TREKKING (TRAIL HIKING)</b>				
A Countries	Standard	Preferred Best	Yes	Yes
B Countries	Standard	Non-Smoker Plus	No	No
C Countries*	Class 1 (\$2.50 extra)	Non-Smoker Plus	No	No
Other Countries*	Decline			
<b>CLIMBING</b>				
<b>Artificial Climbing Walls (ACW) only</b>	Standard	Preferred Best	Yes	Yes
<b>Rock/Mountain Climbing &lt; 3 years experience or fewer than 6 completed climbs</b>				
A Countries**	< 13,000 feet	Standard	Non-Smoker Plus	No
	13,000 – 20,000 feet	Class 1 (\$2.50 extra)	Non-Smoker Plus	No
	> 20,000 feet	Decline		
B Countries	< 13,000 feet	Class 1 (\$2.50 extra)	Non-Smoker Plus	No
	13,000 – 20,000 feet	Class 3 (\$5 extra)	Non-Smoker Plus	No
	> 20,000 feet	Decline		
C Countries*	< 13,000 feet	Class 3 (\$5 extra)	Non-Smoker Plus	No
	≥ 13,000 feet	Decline		
Other Countries*	Decline			
Soloing	Decline			
<b>Rock/Mountain Climbing ≥ 3 years experience and 6 or more completed climbs</b>				
A Countries	< 13,000 feet	Standard	Preferred Non-Tobacco	Yes
	13,000 – 20,000 feet	Standard	Non-Smoker Plus	No
	> 20,000 feet****	Class 3 (\$5 extra)	Non-Smoker Plus	No
B Countries	< 13,000 feet	Standard	Non-Smoker Plus	No
	13,000 – 20,000 feet	Class 1 (\$2.50 extra)	Non-Smoker Plus	No
	> 20,000 feet****	Class 4 (\$7.50 extra)	Non-Smoker Plus	No
C Countries*	< 13,000 feet	Class 1 (\$2.50 extra)	Non-Smoker Plus	No
	13,000 – 20,000 feet	Class 3 (\$5 extra)	Non-Smoker Plus	No
	> 20,000 feet****	Class 5 (\$10 extra)	Non-Smoker Plus	No
Other Countries*	Decline			
Soloing	Decline			
<b>Snow/Ice Climbing &lt; 3 years experience or fewer than 6 completed climbs</b>	Decline			
<b>Snow/Ice Climbing ≥ 3 years experience and 6 or more completed climbs</b>				
A Countries***	Class 3 (\$5 extra)	Non-Smoker Plus	No	No
B or C Countries*	Class 5 (\$10 extra)	Non-Smoker Plus	No	No
Other Countries*	Decline			
<b>Soloing</b>	Decline			

\*Except countries listed as “unacceptable” for travel. Refer to the Foreign Travel Highlighter (0156069) for additional information on country codes.

\*\*Arctic Regions — add \$5/\$1,000 extra to above guidelines

\*\*\*\* Peaks > 25,000 feet — Decline



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Information regarding specific scuba activities and involvement is obtained through a Diving Supplement (ORD 96200 Diving). It must be submitted with the application if the avocation (hazardous sports) question is answered "Yes." The decision to offer with or without the extra premium is based on the details provided in the Diving Supplement, along with other information included in the application. This Supplement will also be made a part of the policy/contract once issued.

Scuba diving is likely to be the sport most frequently encountered in underwriting. Experience, type of diving, fitness level, medical impairments, lifestyle, and psychological/emotional maturity impact the overall risk. Certification level and participation in a nationally affiliated diving organization (e.g., YMCA, NAUI, NASDS, PADI, SSI) are considered as well. Borrowed or rented equipment may present an added risk to the diver because of unfamiliarity with the use and/or the potential for failure.

The nature and purpose of type of diving being performed is defined by the depth of dives, sites frequented, and specialty certifications obtained. Dives in open water represent less risk than technical diving (wreck, cave, and ice diving).

Generally, the sport is safe if the diving is within the scope of the diver's training. The greatest risk is presented by the inexperienced/unqualified diver who dives beyond his or her training and experience.

Physical conditioning and a client's health status are important to safe diving and impact the overall mortality risk. Some impairments are of particular concern to underwriting a diver. These include asthma, seizures, cerebral vascular accidents, diabetes mellitus, panic disorders, drug and/or alcohol abuse, coronary artery disease, and restrictive pulmonary disease. Caution is indicated when an individual is rated for a medical condition (especially those cited above) and he or she continues to dive. In general, a minimum of an Occupational Class 1 for diving is applied, regardless of the nature of the diving, in addition to any rating required for the medical history.

A ratable driving record also poses an increased risk when combined with scuba diving. A minimum rating of \$2.50 per \$1,000 will generally be required for the diving history, in addition to any rating required for their driving record. A record of a DWI, OUI, DUI or reckless driving in combination with a history of diving, regardless of the nature of the diving, may suggest a lifestyle pattern of abuse or risk-taking that is unacceptable.

Most scuba divers are accepted without an "avocational extra" or "rating." A few scuba participants become involved in activities that add risk and may require a rating or, in rare cases, a rejection. Examples of these activities include cave diving, wreck diving, ice diving, etc. If there is evidence of recklessness or attempts to set records, rejection may be necessary. Observance of safety rules and the frequency and extent of future participation will also be considered.





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Avocation	Classification Range/ Extra per \$1,000	Preferred Category Available	ADB Available	WP Available
<b>SKIN DIVING</b>				
Face mask, fins, snorkel	Standard	Preferred Best	Yes	Yes
<b>SCUBA DIVING</b>				
To 100 feet with Basic Open Water Certification	Standard	Preferred Non-Tobacco*	Yes*	Yes*
101 – 130 feet with Basic Open Water Certification	Class 1 (\$2.50 extra)	Non-Smoker Plus	No	No
101 – 130 feet with Advanced Certification				
With frequent dives (> 10 per year)	Standard	Preferred Non-Tobacco*	Yes*	Yes*
With infrequent dives (< 10 per year), not frequent enough to maintain experience level	Individual consideration			
Greater than 130 feet with Advanced Certification only <b>(Copy of certification and dive log required)</b>	Individual consideration			
Technical diving (wreck, cave, ice, etc.)	Class 3 and up (\$5 extra and up)	Non-Smoker Plus	No	No
Participation in multiple sports, ratable medical impairments, and/or driving criticism	Individual consideration – Contact Underwriting			

\*Availability of Preferred Best, Preferred Non-Tobacco, Preferred Smoker Categories, the Accidental Death Benefit, and Waiver of Premium benefit depend on an evaluation of the entire risk. If a rating is required or if ADB/WP is not available because of scuba diving, only the following categories are available: Non-Smoker Plus; Non-Smoker; and Smoker.

If the scuba activity warrants a “rating,” there are eight avocational/occupational rating classes. See the [“Extra Premiums”](#) tab for more information.



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## Avocations Guidelines

### MOTORIZED RACING

#### OVERVIEW

### Overview

Information about specific motorized vehicle racing is obtained through the Motorized Racing Vehicle Supplement (ORD 96200 Racing). It must be submitted with the application if the avocation (motorized vehicle racing) question is answered "Yes." Whether an offer is made with or without an extra premium depends on the details provided in the Motorized Racing Vehicle Supplement, along with other information included in the application. The Supplement will also be made a part of the policy/contract once issued.

Driver's skill and experience, difficulty and number of races, vehicle speed, design and construction of the vehicle, degree of exposure, maturity level, occupation, physical conditioning of the racer, and club affiliation must all be considered when evaluating the risk presented by motorized vehicle racing. This sport generally can be broken into three separate activities:

**AUTOMOBILE RACING** – The type and design of the vehicle, the nature of the track/course, and the quality of the sanctioning organization are important when assessing all racing risks. Typically, the greater the speeds, the greater the risk. Other concerns are the type of fuel used, racing conditions, and the frequency of participation. Some types of racing include drag racing, go-cart (kart), midget, sprint, sport and stock/touring, grand tour, legends, and stock car racing.

**MOTORCYCLE RACING** – In most instances, where a car can be raced, so can a motorcycle. The major difference between car and motorcycle racing is the added protection the body of the car provides the driver, and as a result, given the same type of racing conditions, a motorcycle racer would present a more extreme risk than the corresponding automobile racer. As a general rule, when considering a motorcycle that is raced, the larger the motor, the higher the speeds attained. As motorcycles vary greatly in design, there are several types of motorcycle racing contests. These types consist of circuit racing, motocross and supercross (referred to as dirt bikes), and motorcycle drag racing/hill climbs.

**MOTORBOAT/POWERBOAT RACING** – The types of racing involve hydroplane racing (also known as hydro racing), offshore powerboat racing, and sport boat racing. The location and condition of the course may be adversely affected by weather conditions and may increase the risk of accidents. The unlimited classes as well as the off-shore boats are limited to professionals. Due to the complexities of the machines moving fast on a variable surface, participants in these levels as an avocation may be uninsurable.

The following information is necessary to properly assess the risk present in motorized vehicle racing:

- ▶ Both average and maximum vehicle speed—results from the combination of engine power, vehicle aerodynamics, vehicle weight, and the type and nature of the racetrack. All factors combined can promote or restrict potential speeds.
- ▶ Design and construction of the vehicle—open construction vehicles are more likely to tip over (roll). They provide limited protection to the driver's head; the rest of the driver's body is usually well protected by a reinforced tub, otherwise known as a survival cell.
- ▶ Degree of exposure—professional drivers will test drive significantly more than amateurs and therefore have 2 or 3 times the exposure to potential risks.
- ▶ Driver's skill and experience, physical condition, and occupation should all be considered.
- ▶ Individuals showing evidence of carelessness or attempting to set records may be uninsurable.





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### MOTORIZED RACING

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Avocation	Classification Range/ Extra per \$1,000	Preferred Category Available	ADB Available	WP Available
<b>AUTOMOBILE RACING</b>				
Drag Racing	Standard – Class 3 (\$5 extra)	Non-Smoker Plus	No	No
Go-Cart (Kart Racing)	Standard – Class 1 (\$2.50 extra)	Preferred Best*	Yes*	Yes*
Midget Car Racing	Standard – Class 3 (\$5 extra)	Preferred Non-Tobacco*	Yes*	Yes*
Off-Road Racing	Class 1 (\$2.50 extra) – Decline	Non-Smoker Plus	No	No
Sprint Car Racing	Class 2 – 3 (\$3.75 – \$5 extra)	Non-Smoker Plus	No	No
Sports Car Racing	Standard – Decline	Non-Smoker Plus	No	No
Stock/Touring Car Racing	Standard – Class 6 (\$15 extra)	Preferred Best*	Yes*	Yes*
<b>EXTREME SPORTS</b>				
Motorboat Racing	Standard – Decline	Preferred Non-Tobacco*	Yes*	Yes*
Motorcycle Racing	Standard – Decline	Preferred Non-Tobacco*	Yes*	Yes*

*\*Availability of Preferred Best, Preferred Non-Tobacco, Preferred Smoker Categories, the Accidental Death Benefit, and Waiver of Premium benefit depend on an evaluation of the entire risk.*





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### EXTRA PREMIUMS

#### Extra Premium Amounts\*

Class	Annual Extra per \$1,000 Applied for
1	\$2.50
2	\$3.75
3	\$5.00
4	\$7.50
5	\$10.00
6	\$15.00
7	\$20.00
8	\$25.00

\* Availability of the Waiver of Premium benefit depends on an evaluation of the entire risk.

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