



## Avocations: Mountaineering

Information regarding specific mountain climbing activities and involvement is obtained through the Mountain Climbing Supplement. 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 by the Supplement, along with other information included in the application. The Supplement will also be made a part of the policy/contract once issued.

**Extra Premium Amounts:**

Class	Annual Extra	Class	Annual Extra	Class	Annual Extra	Class	Annual Extra
1	\$2.50 / \$1000 applied for	3	\$5.00 / \$1000 applied for	5	\$10.00 / \$1000 applied for	7	\$20.00 / \$1000 applied for
2	\$3.75 / \$1000 applied for	4	\$7.50 / \$1000 applied for	6	\$15.00 / \$1000 applied for	8	\$25.00 / \$1000 applied for

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** – 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 ACW's, 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.

This material is intended for insurance informational purposes only and is not personal medical advice for clients.

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## Navigation–

Is 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 the mountain climber:

- 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.

Avocation	Classification Range	Preferred Category Available	ADB Availability	WP Availability
<b>Trekking (Trail Hiking)</b>				
A Countries	Standard	Preferred Best	Yes	Yes
B Countries	Standard	Non Smoker Plus	No	No
C Countries (except those listed as “unacceptable”)	Class 1	Non Smoker Plus	No	No
Countries listed as “unacceptable” for residence or travel	Decline			
<b>Climbing</b>				
Artificial Climbing Walls (ACW) only	Standard	Preferred Best	Yes	Yes
Rock/Mountain Climbing				
<3 yrs experience or fewer than 6 completed climbs				
A Countries*				
<13,000 feet	Standard	Non Smoker Plus	No	No
13,000 - 20,000 feet	Class 1	Non Smoker Plus	No	No
>20,000 feet	Decline			
B Countries				
<13,000 feet	Class 1	Non Smoker Plus	No	No
13,000 - 20,000 feet	Class 3	Non Smoker Plus	No	No
>20,000 feet	Decline			
C Countries (except those listed as “unacceptable”)				
<13,000 feet	Class 3	Non Smoker Plus	No	No
≥13,000 feet	Decline			
Countries listed as “unacceptable” for residence or travel	Decline			
≥3 yrs experience and 6 or more completed climbs				

Avocation	Classification Range	Preferred Category Available	ADB Availability	WP Availability
<b>A Countries*</b>				
<13,000 feet	Standard	Preferred Non Tobacco	Yes	Yes
13,000 - 20,000 feet	Standard	Non Smoker Plus	No	No
>20,000 feet**	Class 3	Non Smoker Plus	No	No
<b>B Countries</b>				
<13,000 feet	Standard	Non Smoker Plus	No	No
13,000 - 20,000 feet	Class 1	Non Smoker Plus	No	No
>20,000 feet**	Class 4	Non Smoker Plus	No	No
<b>C Countries (except those listed as “unacceptable” for residence or travel)</b>				
<13,000 feet	Class 1	Non Smoker Plus	No	No
13,000 - 20,000 feet	Class 3	Non Smoker Plus	No	No
>20,000 feet**	Class 5	Non Smoker Plus	No	No
Countries listed as “unacceptable” for residence or travel	Decline			
Soloing	Decline			
<b>Snow / Ice Climbing</b>				
< 3 yrs experience or fewer than 6 completed climbs	Decline			
≥ 3 yrs experience and 6 or more completed climbs				
A Countries*	Class 3	Non Smoker Plus	No	No
B or C Countries (except those listed as “unacceptable” for residence or travel)	Class 5	Non Smoker Plus	No	No
Countries listed as “unacceptable” for residence or travel	Decline			
Soloing	Decline			

\* Arctic Regions – + \$5.00/M to above guidelines

\*\* Peaks > 25,000 feet – Decline

*To get an idea of how a client who is a mountain climber would be viewed in the underwriting process, feel free to use the Ask “Rx” -pert Underwriter (on the last page) for an informal quote.*

**Avocations – Mountaineering - Ask “Rx” -pert Underwriter**  
*(ask our experts)*

Producer \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_

Client \_\_\_\_\_ Age/DOB \_\_\_\_\_ Sex \_\_\_\_\_

If your client has a Mountain Climbing avocation, please answer the following:

1. What specific activity does your client participate in?

- Trekking       Climbing       ACW       Rock/Mountain       Snow/Ice       Navigation

2. Where does your client participate?

- North America and Western Europe (excluding Arctic regions)  
 North America and Western Europe (Arctic regions)  
 Eastern Europe  
 Asia (excluding Himalayas)  
 Asia (Himalayas)  
 South America  
 Africa  
 Antarctica

3. Your client generally participates in which season(s) of the year?

- Winter                       Spring  
 Summer                       Fall

4. Describe safety equipment used (if any):

\_\_\_\_\_  
\_\_\_\_\_

5. How long has your client participated in this activity? \_\_\_\_\_

Date last participated: \_\_\_\_/\_\_\_\_/\_\_\_\_

Total number of times participated: \_\_\_\_\_

Number of times participated in the last 12 months: \_\_\_\_\_

Number of times planning to participate in the next 12 months: \_\_\_\_\_

6. List formal training and qualifying certificates, licenses, etc., held. Also list membership in any organization with national affiliation and established safety rules.

\_\_\_\_\_

7. Has your client smoked cigarettes in the last 12 months?       Yes       No

8. Does your client have any other major health problems (ex: asthma, diabetes, cancer, etc.)?

Yes (Please give details) \_\_\_\_\_

No

*After reading the Rx for Success on Avocations - Mountaineering feel free to use the Ask “Rx” -pert Underwriter for an informal quote.*