



Avocations: General

Information regarding a proposed client's avocational activities is obtained from the application and the appropriate supplement. The supplement is completed with the application when the Avocation question is answered "Yes" and client participates in any hazardous activities. The General Avocation supplement is used for all avocations except for scuba diving, mountain climbing, or racing. The Diving Supplement should be completed with participation in scuba diving, the Mountain Climbing Supplement for participation in mountain climbing, and the Motorized Vehicle Racing Supplement when participation is with 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 only participate or compete 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 life style must also be considered. Histories of mental illness, substance abuse, and/or driving criticism may require the addition of 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 list of avocations below is a general list that provides common avocations and their appropriate classification. 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 Avocations: Mountain Climbing Rx for additional information.
- ▶ Skindiving or snorkeling would be considered a non-hazardous avocation. Ice or cave diving would be considered significantly more hazardous. See the Avocations: SCUBA Diving Rx for additional information.

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

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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 avocation, the following categories only are available: Non Smoker Plus, Non Smoker, and Smoker.

Avocation	Classification Range	Preferred Category Available	ADB Availability	WP Availability
Automobile Racing:				
Drag Racing	Standard-Class 3	Non-Smoker Plus	No	No
Go-Cart (Kart Racing)	Standard-Class 1	Preferred Best*	Yes*	Yes*
Midget Car Racing	Standard-Class 3	Preferred Non-Tobacco*	Yes*	Yes*
Off-Road Racing	Class 1-Decline	Non-Smoker Plus	No	No
Sprint Car Racing	Class 2-3	Non-Smoker Plus	No	No
Sports Car Racing	Standard-Decline	Non-Smoker Plus	No	No
Stock/Touring Car Racing	Standard-Class 6	Preferred Best*	Yes*	Yes*
Aviation Related Avocations				
Hang Gliding	Class 1 – Decline	Non-Smoker Plus	No	No
Parachuting, Skydiving	Standard - Class 3+	Preferred Best*	Yes*	Yes*
Parasailing	Standard	Preferred Best	Yes	Yes
Others	Standard – Decline	Preferred Best*	Yes*	Yes*
Bobsled Racing	Standard-Class 3	Preferred Non-Tobacco*	Yes*	Yes*
Extreme Sports				
BASE Jumping	Decline	N/A	N/A	N/A
Cave Exploration/Spelunking	Standard	Preferred Best*	Yes*	Yes*
Heleskiing	Class 1-3	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*
Motorboat Racing	Standard-Decline	Preferred Non-Tobacco*	Yes*	Yes*
Motorcycle Racing	Standard-Decline	Preferred Non-Tobacco*	Yes*	Yes*
Mountain Climbing				
(See specific Rx: Avocations-Mountain Climbing)				
Rodeo	Class 1	Non-Smoker Plus	No	No
Skin Diving	Standard	Preferred Best	Yes	Yes
SCUBA Diving				
(See specific Rx: Avocations-SCUBA)				
Snowmobiles	Standard-Class 1	Preferred Best*	Yes*	Yes*
White Water Rafting	Standard	Preferred Best*	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. If a rating is required or if ADB/WP is not available because of avocation, the following categories only, are available: Non Smoker Plus, Non Smoker and Smoker.

Extra Premium amounts:

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

To get an idea of how a client with General Avocations would be viewed in the underwriting process, feel free to use the Ask "Rx" -pert Underwriter on the next page for an informal quote.

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Avocations: General
Ask "Rx" -pert Underwriter (*ask our experts*)

Producer _____ Phone _____ Fax _____

Client _____ Age/DOB _____ Sex _____

If your client has any hazardous/questionable avocations, please answer the following:

1. Type of avocation(s): _____
2. Length of participation in each activity: _____
3. Date of last participation: _____
4. Is it amateur or professional? _____
5. Number of times and locations per year: _____
 Last 12 months _____
 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. If engaged in, or intending to engage in any exhibitions, stunting, exploration, rescue, daredevil, or record-setting activities, describe fully. _____
8. If participates in motor sports, describe vehicle.
(type, make, model, horsepower, average speed (mph), and top speed (mph))

9. If participates in diving or aerial sports, estimate number of dives, jumps, flights:
 Last 12 months _____
 Next 12 months _____
 Average depth/height _____
 Maximum depth/height _____
 Maximum duration time _____
10. Has your client smoked cigarettes in the last 12 months?
 Yes
 No
11. Does your client have any other major health problems (ex: asthma, diabetes, cancer, etc.)?
 Yes, please give details _____
 No

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