



General Avocations

Information regarding a proposed client's avocational activities is obtained from the application and the Avocation Questionnaire (ORD 9098A). The questionnaire is completed with the application when the following Avocation question: "Within the last two years, has any proposed insured done or does he or she plan to do the following: participate in hazardous sports, such as auto, motorcycle, snowmobile or powerboat competitions/exhibitions, scuba diving, mountain climbing, parachuting, skydiving or any other such sport or hobby?" is answered "Yes" on the application. The final rating depends on the details provided in the Avocation Questionnaire as well as other information provided in the application. The Questionnaire is 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.

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

- ▶ Nature of the activity
- ▶ Training/Equipment used
- ▶ Observance of safety rules
- ▶ Frequency of the activity
- ▶ Future Participation details
- ▶ 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 \$1000 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 Avocation, Mountain Climbing Rx for additional information.
- ▶ Skin diving or snorkeling would be considered a non-hazardous avocation. Ice or cave diving would be considered significantly more hazardous. See the Rx for Success on SCUBA for additional information.

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Your Success Matters.

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Any avocation with unusual hazards may be rated even though not listed.

Avocation	Classification Range	Preferred Category Available	ADB Availability	WP Availability
Automobile Racing:				
Drag Racing	Standard-3	Non-Smoker Plus	No	No
Go-Cart - (Kart Racing)	Standard-1	Preferred Best*	Yes*	Yes*
Midget Car Racing	Standard-3	Preferred Non-Tobacco	Yes*	Yes*
Off Road Racing	1-Decline	Non-Smoker Plus	No	No
Sprint Car Racing	2-3	Non-Smoker Plus	No	No
Sports Car Racing	Standard-Decline	Non-Smoker Plus	No	No
Stock/Touring Car Racing	1-6	Non-Smoker Plus	No	No
Bobsled Racing	Standard-3	Preferred Non-Tobacco	Yes*	Yes*
Extreme Sports				
BASE Jumping	Decline	N/A	N/A	N/A
Bungee Jumping	Standard-1	Preferred Non-Tobacco	Yes*	Yes*
Cave Exploration/Spelunking	Standard	Preferred Best*	Yes*	Yes*
Heleskiing	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 on Mountain Climbing)				
Para – Sailing	Standard	Non-Smoker Plus	No	No
Rodeo	1	Non-Smoker Plus	No	No
Skin Diving	Standard	Preferred Best	Yes	No
SCUBA Diving (see specific Rx on SCUBA)				
Sky Diving (Sports Parachuting)	1-3+	Non-Smoker Plus	No	Yes
Snowmobiles	Standard-1	Preferred Best*	Yes*	Yes*
White Water Rafting	Standard	Preferred Best*	Yes*	Yes*

*Availability of Preferred Best, Preferred Plus/Plus Smoker Categories, the Accidental Death Benefit and Waiver of Premium benefit, depend on an evaluation of the entire risk profile.

Extra Premium amounts:

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

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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**General Avocations - 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 major health problems (ex: asthma, diabetes, cancer, etc)?

yes, please give details _____

no

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