

# HIGH RISK AVOCATIONS

## *Factors Affecting the Decision*

How do we get to the best possible decision? If your client engages in avocations, it's important to include details of this with the application. The more information that is provided up front, the better equipped we are when submitting the case to our Carriers. The chart below summarizes the key factors that our Carrier underwriting partners look for with various avocations:

Avocation	Factors Affecting the Decision	
<b>Aviation</b>	<ul style="list-style-type: none"><li>• Current age</li><li>• Pilot experience including ratings — IFR or ATP</li><li>• Medical history</li><li>• Lifestyle</li></ul>	<ul style="list-style-type: none"><li>• Where they fly</li><li>• Type of aircraft flown</li><li>• Type of flying — commercial, private, student, sport</li></ul>
<b>Scuba Diving</b>	<ul style="list-style-type: none"><li>• Current age</li><li>• Experience including certification</li><li>• Depths and frequency of dives</li><li>• Medical history</li><li>• Lifestyle</li></ul>	<ul style="list-style-type: none"><li>• Dive location, e.g., lake, open ocean, beaches</li><li>• Dive activities, e.g., search and rescue, caves, ice</li><li>• Commercial diving</li></ul>
<b>Mountain Climbing</b>	<ul style="list-style-type: none"><li>• Type of climbing</li><li>• Frequency of climbs</li><li>• Difficulty grading and maximum altitude — past and future plans</li><li>• Location of climbs</li><li>• Training and support team</li><li>• Any solo climbing</li></ul>	<ul style="list-style-type: none"><li>• Any ice climbing</li><li>• Details of any accidents requiring hospital treatment</li><li>• Fitness level and existing medical conditions</li><li>• Alcohol or driving criticism</li></ul>
<b>Motor Vehicle Racing</b>	<ul style="list-style-type: none"><li>• Current age</li><li>• Type of vehicle/size of engine</li><li>• Type of fuel</li><li>• Speeds attained (average, highest)</li></ul>	<ul style="list-style-type: none"><li>• Frequency</li><li>• Type of course</li><li>• Location (outside U.S. or Canada)</li><li>• Concurrent avocations</li></ul>
<b>Extreme Sports</b>	<ul style="list-style-type: none"><li>• Location</li><li>• Clubs or Organizations</li><li>• Amateur, professional, instructor</li></ul>	<ul style="list-style-type: none"><li>• Type of course or surface</li><li>• Equipment used</li><li>• Frequency</li></ul>

*Please contact us for more information.*

