

## 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: 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:

4 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 for additional information.

4 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 for additional information.

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

1. Type of avocation(s):

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2. Length of participation in each activity:

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3. Date of last participation:

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4. Is it amateur or professional?

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5. Number of times and locations per year:

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Last 12 months

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Next 12 months

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

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7. If engaged in, or intending to engage in any exhibitions, stunting, exploration, rescue, daredevil, or record-setting activities, describe fully.

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8. If participates in motor sports, describe vehicle. (type, make, model, horsepower, average speed (mph), and top speed (mph))

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**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 or used other tobacco in the last 5 years? If yes, please give details** \_\_\_\_\_

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

**If yes, please give details**

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