

Non-Medical Activities (continued)

Private Aviation

Information Needed	Likely Underwriting Assessment
Aviation Questionnaire Motor Vehicle Report	<p>Favorable features – Possible Standard: >26 years old <65 years old >100 solo hours <200 hours annually IFR, ATP or commercial license</p> <p>Unfavorable features:– Likely flat extra premium: <26 years old <100 solo hours Student pilot International flying Adverse driving record</p> <p><i>Aviation Exclusion Rider is available on individual life policies</i></p>

Climbing and Mountaineering

Information Needed	Likely Underwriting Assessment
Mountaineering questionnaire Foreign Travel questionnaire, if applicable	<p>Favorable features – Standard to possible preferred: Hiking United States climbing Lower altitudes</p> <p>Unfavorable features – Flat extra premium to decline: Technical or aid climbing Higher altitudes Outside United States Ice or cave climbing</p> <p><i>Hazardous Sport Exclusion Rider available if state approved</i></p>

Non-Medical Activities (continued)

Motor Vehicle

Information Needed	Likely Underwriting Assessment
Motor Vehicle Report	<p>Best case: Preferred for 2 or fewer violations in 3 years</p> <p>Multiple violations: Flat extra \$2.50 - 10.00/1000</p> <p>Single incident DUI: Over age 25 and DUI is over 2 years - STD; All other risks - Postpone or flat extra premium</p> <p>Worst case: Decline</p>

Motor Vehicle Racing

Information Needed	Likely Underwriting Assessment
Hazardous Sports Questionnaire Foreign Travel Questionnaire (if applicable) Motor Vehicle Report	<p>Favorable Features – Standard to possible preferred: Stock Car (Non-NASCAR) Vintage or Auto Cross Rally</p> <p>Individual consideration for other racing based on the type, speed, engine displacement, frequency, sanctioning body and driving history</p>

Scuba Diving

Typical Information Needed	Likely Underwriting Assessment
Scuba Diving Questionnaire Foreign Travel Questionnaire (if applicable)	<p>Favorable features – Standard to possible preferred plus: Formal Training PADI Certified <130 foot dives Accompanied dives</p> <p>Unfavorable features – Individual consideration: >130 foot dives Wreck, cave, free, night, rescue, ice, or solo diving No formal training</p>