

## Occupations

As you are completing the application, please make sure to list all the occupations on the application. The most hazardous occupation your client has will determine the rate classification. If your client does have a hazardous occupation such as scuba diving or aviation, please make sure you complete and sign the avocation questions and submit it with your application.

<b>Aviation – Paid</b> Passenger or freight flying US or Canadian Airlines <input type="checkbox"/> Scheduled and non scheduled airlines <input type="checkbox"/> Others  Company owned aircraft flying within the US or Canada <input type="checkbox"/> Commercial pilot cert. and IFR	
<b>Building and Construction</b> <input type="checkbox"/> Bridge, structural iron workers, tower workers, roofers	
<b>Electric Power Industry</b> <input type="checkbox"/> Line construction	
<b>Fire Department</b> <input type="checkbox"/> Municipal and volunteer <input type="checkbox"/> Fire and smoke jumpers	
<b>Fishing Industry – Officers and crew not coming ashore daily</b> <input type="checkbox"/> Inshore, harbors, lakes, rivers <input type="checkbox"/> Gulfs, Oceans, seas <input type="checkbox"/> Grand Banks, sealers, whalers, Alaskan crab fisherman	
<b>Law Enforcement</b> <input type="checkbox"/> Armed car guards, bank guards, municipal police, penal guards, border patrol <input type="checkbox"/> Federal Agencies: FBI, DEA, CIA, SWAT, Secret Service, Federal Air Marshal	
<b>Liquor Industry</b> <input type="checkbox"/> Bartenders	
<b>Lumber Industry</b> <input type="checkbox"/> Explosive handlers, boommen, climbers, raftsmen, riggers, rivermen, topmen	
<b>Mining and Quarrying</b> <input type="checkbox"/> Assayers, chemists, detectives, guards, mining engineers, surveyors <input type="checkbox"/> Underground mines – Surface workers <input type="checkbox"/> Underground mines – Underground workers <input type="checkbox"/> Open Pit and Surface mine workers	
<b>Oil and Natural Gas Industry</b> <input type="checkbox"/> On shore drilling and production <input type="radio"/> Site crew, derrick, rig and tank crew <input type="radio"/> Firefighters <input type="checkbox"/> Off shore drilling and production <input type="radio"/> All workers <input type="radio"/> Firefighters	

**Key:** D = Decline M = Thousand IC = Individual Consideration

**Note: This is a guide. Actual rates may change subject to specifics of an individual case.**

	Life	ADB	WP
	Std 3.50 per M	D D	D D
	Std – 2.50 per M	D	D
	2.50 per M	2x	Std
	Std	2x	Std
	Std 3.50 per M	2x 3x	Std 2x
	Std Std – 2.50 per M 2.50 per M	Std 2x – 3x 2x	Std Std Std
	Std IC	2x IC	Std IC
	Std – 2.50 per M	Std – 2x	Std
	2.50 per M	2x	Std
	Std Std – 2.50 per M 2.50 – 5.00 per M Std – 2.50 per M	2x 2x 3x Std – 2x	Std Std – 2x Std – 2x Std – 2x
	Std – 2.50 per M 5.00 per M	2x 3x	Std 2x
	2.50 – 5.00 per M 7.50 per M	3x D	2x D

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## Avocations

**Note: This is a guide. Actual rates may change subject to specifics of an individual case.**

Aviation – Private	Life				ADB	WP
Student pilots	2.00 per M				D	D
Qualified pilots	Expected Annual Flying Hours					
Total solo hours	0-200	201-300	301-600	>600		
Age >26						
■ <100	3.50 x5	3.50 per M	5 per M	5 per M	D	D
■ 100-399	Std	2.5 x 2	5 per M	5 per M	D	D*
■ ≥ 400	Std	Std	2.50 per M	5 per M	D	D*
Age ≤ 26						
■ < 100	3.50 x 5	5 per M	5 per M	5 per M	D	D
■ 100-399	2.50 x 5	3.50 per M	5 per M	5 per M	D	D
■ ≥ 400	2.50 x 5	2.50 per M	5 per M	5 per M	D	D
*WP is unavailable if aviation is rated, otherwise STD						
<b>Balloon (hot air)</b>						
■ Tethered	Std				D	D
■ Free Flight	Std – 2.50 per M				D	D
<b>Gliding Sail Planes</b>	Rated as Aviation Private					
Hang-gliding / Paragliding	2.50 – 7.50 per M				D	D
Parachuting	5 to 10 per M dependent on number of jumps / year					
Ultralights (commercially built)						
■ Licensed pilot	Std – 5 per M				D	D
■ Unlicensed	3.50 – 7.50 per M				D	D

Diving	Life	ADB	WP
Snorkel	Std	Std	Std
Scuba (with formal training)			
■ <100 ft	Std	Std	Std
■ >101 ft – 130 ft			
○ < 10 dives annually	3.50 per M	D	D
○ > 10 dives annually	5 per M up	D	D
■ > 130 ft – contact underwriting			
■ Cave diving	2.50 – 5.00 per M	D	D

Climbing/Mountaineering	Life	ADB	WP
Trail climbing, hiking	Std	Std	Std
Rock, Snow / Ice Climbing			
■ Altitude <13,000 ft	2.50 – 3.50 per M	D	D
■ Altitude >13,000 – 23,000	5.00 – 7.50 per M to D	D	D

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