

AVOCATION/HAZARDOUS SPORTS

We will consider clients who participate in various avocations and hazardous sports. Please complete the following questionnaires to properly classify the applicant in a risk class.

- Aerial sports (Form 5076)
- Aviation (Form 5071)
- Motor Sports (Form 5076)
- Rock or Mountain Climbing (Form 5076)
- Underwater Diving (Form 5076)

CRIMINAL HISTORY

We will typically consider applicants with misdemeanors. Applicants must be off probation or parole for over a year. Please provide all details of the crime including the location and date of the crime. Any applicant with history of a felony will be considered on an individual basis; please contact Underwriting for a risk assessment.

DRIVING HISTORY

A Motor Vehicle Report (MVR) is ordered on all fully underwritten products.

- Provide a valid driver's license number for the applicant.
- If applicant does not have a valid driver's license, please provide an explanation as to why the client does not have a license.

FOREIGN TRAVEL (SUBJECT TO STATE LAW)

We will consider applicants traveling to foreign countries (certain restrictions apply).

- Purpose of travel, duration and destination will be required.
- Complete a Foreign Travel and Residence Questionnaire (Form 5070).

RESIDENCY

We will consider U.S. citizens and U.S. permanent residents for coverage. If the applicant is a permanent resident, the alien registration number (USCIS number, A number) must be provided. A copy of the Resident Alien Card (AKA Green Card) along with a completed Foreign Travel and Residence Questionnaire (Form 5070) will be helpful to expedite underwriting. Canadian citizens can be considered on an individual basis. Please contact Underwriting for a risk assessment.

TABLE RATINGS

The maximum table rating on all Sagicor fully underwritten products is Table 8 (300%)

FLAT EXTRAS

Flat extras start at a rate of \$2.50 per thousand. This means that for every \$1,000 in coverage, \$2.50 is added to the annual premium.

- Example: A \$50,000 policy will have an additional premium of \$125.00 annually (50 x \$2.50)

REINSURANCE LIMITS

- Auto bind limits: \$10,000,000
- Retention: \$500,000