

Avocations (Hobbies)

Any recreational activities that, by nature, exhibit additional mortality risk. Scuba Diving, Aviation (private pilot), Rock Climbing, Sky Diving, Car and Motorcycle Racing, are the most common. The avocation questionnaire is the primary source of information. The most common underwriting action is a flat extra premium per thousand of face amount. These are considered a permanent rating until such time as the hobby is discontinued for 12 months with no intent to resume. The range is \$ 2.50 - \$ 15.00 (US). The charge will be based on the level of risk, experience and conditions under which this activity is pursued. The more detailed the information provided the more accurate the rating. In most cases coverage can be issued with an exclusion in lieu of extra premium for aviation activities.

Height and weight can effect the underwriting decision. Be sure to check the [Build Table](#).