



## Scuba Diving: Self-Contained Underwater Breathing Apparatus

SCUBA diving is likely to be the sport most frequently encountered in underwriting. Experience, type of diving, fitness level, medical impairments, lifestyle, and psychological/emotional maturity impact the overall risk. Certification level and participation in a nationally affiliated diving organization (YMCA, NAUI, NASDS, PADI, SSI) are considered as well. Borrowed or rented equipment may present an added risk to the diver because of unfamiliarity with use and/or the potential for failure.

Depth of dives, sites frequented, and specialty certifications help define the nature and purpose of the diving done. Dives in open water represent less risk than technical diving (wreck, cave, and ice diving).

Generally, the sport is safe if the diving is within the scope of the diver's training. The greatest risk is presented by the inexperienced/unqualified diver who dives beyond his/her training and experience.

Physical conditioning and a client's health status are important to safe diving and impact the overall mortality risk. Some impairments are of particular concern to underwriting a diver. These include asthma, seizures, cerebral vascular accidents, diabetes mellitus, panic disorders, drug and/or alcohol abuse, coronary artery disease, and restrictive pulmonary disease. Caution is indicated when an individual is rated for a medical condition (especially those cited above) and he/she continues to dive. In general, a minimum of an Occupational Class 1 for diving is applied, regardless of the nature of the diving, in addition to any rating required for the medical history.

A ratable driving record also poses an increased risk when combined with scuba diving. A minimum rating of \$2.50 per \$1,000 will generally be required for the diving history, in addition to any rating required for the driving record. A record of a DWI in combination with a history of diving, regardless of the nature of the diving, may suggest a lifestyle pattern of abuse or risk taking that is unacceptable.

Most scuba divers are accepted without an "avocational extra" or "rating." A few scuba participants become involved in activities that add risk and may require a rating or, in rare cases, a rejection. Examples of these activities include cave diving, wreck diving, ice diving, etc. If there is evidence of recklessness or attempts to set records, rejection may be necessary. Observance of safety rules and the frequency and extent of future participation will also be considered.

Information regarding specific scuba activities and involvement is obtained through a Diving Supplement (96200 Diving). It must be submitted with the application if the avocation (hazardous sports) question is answered "Yes." The decision to offer with or without the extra premium is based on the details provided by the Diving Supplement, along with other information included in the application. This supplement will also be made a part of the policy/contract once issued.

This material is intended for insurance informational purposes only and is not personal medical advice for clients.

This material is designed to provide general information in regard to the subject matter covered. It should be used with the understanding that we are not rendering legal, accounting, or tax advice. Such services should be provided by the client's own advisor. Accordingly, any information in this document cannot be used by any taxpayer for purposes of avoiding penalties under the Internal Revenue Code.

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Not Insured by FDIC or Any Federal Government Agency.

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Please refer to the following schedule for general guidelines for scuba diving.\*

| Avocation  | Classification Range                            | Preferred Category Available | ADB Availability | WP Availability |
|--|---|------------------------------|------------------|-----------------|
| <b>Skin Diving</b>   |   |                              |                  |                 |
| Face Mask, fins, snorkel   | Standard  | Preferred Best               | Yes              | Yes             |
| <b>SCUBA Diving</b>  |   |                              |                  |                 |
| To 100 feet with Basic Open Water Certification  | Standard  | Preferred Non-Tobacco        | Yes              | Yes             |
| 101-130 feet with Basic Open Water Certification   | 1   | Non-Smoker Plus              | No               | No              |
| 101-130 feet with Advanced Certification   |   |                              |                  |                 |
| With frequent divers (> 10 per year)   | Standard  | Preferred Non-Tobacco        | Yes              | Yes             |
| With infrequent dives (< 10 per year), not frequently enough to maintain experience level                      | Individual consideration                        |                              |                  |                 |
| Greater than 130 feet with Advanced Certification only<br><i>(Copy of certification and dive log required)</i> | Individual consideration                        | Non-Smoker Plus              | No               | No              |
| Technical diving (wreck, cave, ice, etc.)  | 3 and up  | Non-Smoker Plus              | No               | No              |
| Participation in multiple sports, ratable medical impairments and/or driving criticism                         | Individual consideration – Contact Underwriting |                              |                  |                 |

\*Not all Preferred underwriting categories are available with a history of scuba diving. Contact Underwriting.

**If the scuba activity warrants a “rating,” there are 8 avocational/occupational rating classes. They are expressed as a permanent flat extra charge per \$1,000 of insurance.**

#### Avocation Ratings

Figures shown below do not include the cost for Waiver of Premium.

| Class | Annual  |
|-------|---------|
| 1     | \$ 2.50 |
| 2     | 3.75    |
| 3     | 5.00    |
| 4     | 7.50    |
| 5     | 10.00   |
| 6     | 15.00   |
| 7     | 20.00   |
| 8     | 25.00   |

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