

Avocations (Sports) – Diving Ratings for: SKIN AND SCUBA DIVING

AMATEUR DIVING

DEPTH	# OF DIVES/YEAR	RATING	WP -ADB
Through 100 Ft. *	Any	Standard	OK
101–130 Ft. Max.*	10 or more	Standard	OK
101–130 Ft. Max.*	Under 10	\$2.50/M	2X
Over 130 Ft. *	Any	\$5.00/M	No

*Diving alone, alcohol or drug criticism, DUI's, history of reckless or careless behavior, “technical” dives: IC – consider higher rate to decline.

PROFESSIONAL DIVING

(Any part of occupation; any diving for pay)

Generally, \$5.00/\$1,000 extra, no Accidental Death Benefit, no Waiver of Premium.

Consider higher rates for:

- * Ice diving
- * Cave diving
- * Shipwreck exploration
- * Salvage work

Health problems (including respiratory and cardiovascular) or medically over table 4: contact your home office underwriter.