



## Avocations - Mountain Climbing

Information regarding specific mountain climbing activities is obtained through an Avocation questionnaire (form ORD 9098A). It must be submitted with the application if the avocation (hazardous sports) question is answered "Yes". Whether an offer is made with or without the extra premium depends on the details provided by 9098A along with other information included in the application and inspection report. This questionnaire is made a part of the policy/contract once issued.

Experience, training, difficulty and grade of the climb, physical conditioning of the climber, club affiliation and climbing location are considered by the underwriter. This sport generally involves four activities: walking (trail hiking or trekking), rock climbing, snow or ice climbing and navigation. In most cases, standard to Occupation Class 3 will apply unless climbing is frequent, extends to higher peaks or is preformed outside the United States. (Hiking or trekking would qualify for standard rates).

Participation in multiple hazardous sports requires special consideration. Individuals showing evidence of carelessness or attempting to set records may be uninsurable.

Please refer to the following schedule for general guidelines for mountain climbing.\*

| Mountain Climbing                          | Avocational Class | ADB |
|--|-------------------|-----|
| Trail Hiking                               | S                 | Yes |
| North America - Rock and Mountain Climbing | 1                 | No  |
| Elsewhere - Rock and Mountain Climbing     | 3 up              | No  |

If the mountain climbing warrants a "rating", there are 8 avocational rating classes. They are expressed as a permanent flat extra charge per \$1000 of insurance.

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

| CLASS | ANNUAL  | MONTHLY | PRU-MATIC |
|-------|---------|---------|-----------|
| 1     | \$ 2.50 | \$ .23  | \$ .22    |
| 2     | 3.75    | .34     | .33       |
| *3    | 5.00    | .45     | .44       |
| *4    | 7.50    | .68     | .66       |
| *5    | 10.00   | .90     | .88       |
| *6    | 15.00   | 1.35    | 1.32      |
| *7    | 20.00   | 1.80    | 1.76      |
| *8    | 25.00   | 2.25    | 2.20      |

\* Not all Preferred underwriting categories are available with a history of mountain climbing. Contact underwriting.

To get an idea of how a client with Mountain Climbing would be viewed in the underwriting process, feel free to use the Ask "Rx" pert underwriter on the next page for an informal quote.

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**Avocations – Mountain Climbing - Ask “Rx” pert underwriter**  
*(ask our experts)*

Producer \_\_\_\_\_ Phone \_\_\_\_\_ FAX \_\_\_\_\_  
Client \_\_\_\_\_ Age/DOB \_\_\_\_\_ Sex \_\_\_\_\_

If your client has a Mountain Climbing avocation, please answer the following:

- ① What specific climbing does your client participate in?  
 trail hiking  
 North America – rock and mountain climbing  
 elsewhere – rock and mountain climbing
- ② Describe safety equipment used \_\_\_\_\_  
\_\_\_\_\_
- ③ How long has your client participated in this activity? \_\_\_\_\_  
 date last participated \_\_\_\_\_  
 number of times you participated per year  
• last 12 months \_\_\_\_\_  
• next 12 months \_\_\_\_\_
- ④ List formal training and qualifying certificates, licenses, etc. held. Also list membership to any organization with National affiliation.  
\_\_\_\_\_  
\_\_\_\_\_
- ⑤ Has your client smoked cigarettes in last 12 months?  
 yes  
 no
- ⑥ Does your client have any other major health problems (ex: asthma, cancer, etc.)?  
 yes, please give details \_\_\_\_\_  
 no

After reading the *Rx for Success* on Mountain Climbing, please feel free to use this *Ask “Rx” pert underwriter* for an informal quote.

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