

UNION Central

New Business: Underwriting and Issue

Avocations and Hazardous Sports

The application requests information relative to hazardous sports and specialized questionnaires on these activities are available, upon request, from the underwriting department. The Informal Inquiry ([Form UC 0401P](#)) approach is highly recommended for determining whether an extra premium is required.

A detailed description of all avocations, sports and other hazardous nonoccupational activities would be impractical. Some of the more frequently encountered activities are listed with a suggested rating.

These ratings are to be used only as a guide. They are generalizations and the actual rating imposed in a given situation may be higher or lower. Accidental Death and Disability Benefit are available on an individual consideration basis. Ratings quoted are extra annual premiums per thousand dollars of face amount.

Hazardous Sport	Rating
Auto Racing	
All Terrain Vehicle (ATV)	Standard
Auto Crash - Dive bomber, Roll over, "T" Bone	\$2.50
Auto Crash - Demolition, Destruction, Figure 8	Standard
Autocross	see Sports Car, Solo II
Can-Am	see Sports Car, Sports Racing
Championship ("Indianapolis car")	submit for facultative consideration; minimum \$15.00 for maximum of \$250,000
Drag Racing - Top Fuel Dragster (TF), Funny Car (FC)	\$7.50
Drag Racing - Top Alcohol Dragster (TAD), Top Alcohol Funny Car (TAFC), Prostock (PRO), other dragsters	\$5.00
Drag Racing - Other funny cars, alteredds	\$3.50
Drag Racing - Other cars.	Standard
Formula	see Sports Car
Grand Prix	see Sports Car, Formula I

Formula Kart Experimental (FKE)	\$5.00
Sprint - Enduro To 75 mph	Standard
Sprint - Enduro Over 75 mph	\$2.50 up
Midget - To 100 mph	\$2.50
Midget - Over 100 mph	\$5.00
Off Road - Desert (Baja)	\$2.50
Off Road - Other	Standard
Off Road - Rally	see Sports Car, Rally
Off Road - Record Attempts	Individual Consideration
Sports Car - Formula, Formula I (International Grand Prix), Individual consideration	minimum \$20.00 for maximum of \$250,000
Sports Car - Formula Atlantic	\$10.00
Sports Car - Formula Continental	\$7.50
Sports Car - Formula Ford	\$3.50-\$5.00
Sports Car - Formula Vee	\$3.50
Sports Car - Formula 440	0-\$2.50
Grand Touring (GT) - GT-1 & Trans-Am	\$5.00-\$7.50
Grand Touring (GT) - GT-2	\$3.50
Grand Touring (GT) - GT-3	0-\$2.50
Grand Touring (GT) - GT-4	Standard
Grand Touring (GT) - GT-5	Standard
Grand Touring (GT) - IMSA GT	\$5.00-\$7.50
Production - E	\$3.50
Production - F	\$2.50
Production - G	Standard
Production - H	Standard
Rally - Pro Rallying	\$2.50
Rally - Showroom Stock	
Rally - SSGT	\$3.50
Rally - SSA	\$2.50
Rally - SSB	0-\$2.50
Rally - SSC	Standard
Rally - Solo I and II	Standard
Sports Racing - ASR & Can-Am	\$5.00-\$7.50
Sports Racing - CSR	\$5.00
Sports Racing - DSR	\$3.50

Sports Racing - Sports 2000	\$2.50
Sports Racing - Sports Renault	\$2.50
Sprint Cars - USAC Sprint Car Division	\$5.00
Sprint Cars - Other	\$2.50-\$5.00
Stock Cars	
NASCAR Winston Cup Division, Winston West Division	\$7.50
Stock Cars - NASCAR Busch Grand National Division	\$5.00
Stock Cars - NASCAR Modified Division, USAC Super Modified Division	\$5.00
Stock Cars - Other stock cars (NASCAR Grand American, NASCAR All American Challenge, NASCAR Charlotte/Daytona Dash, NASCAR Late Model, NASCAR Chargers, USAC Late Model Division), IMSA ProFormance/ProStock sedan, IMSA "American Challenge," IMSA Street Stock	
Stock Cars - To 90 mph	Standard
Stock Cars - Over 90 mph	\$3.50
Stock Cars - Trans-Am	see Sports Car, GT-1
Other auto racing - USAC Silver Crown Division	\$5.00
Other Sports	
Balloonists	Standard to \$3.50
Boxers - Amateur	Standard to \$5.00
Boxers - Professional	\$7.50-\$20.00
Hang Gliders and Ultra Light (Powered Hang Glider)	\$3.50-Dcline
Mountain Climbers - Lower 48 United States	\$0-\$3.50
Mountain Climbers - Elsewhere	\$5.00-Up
Motorboat - Unlimited Hydroplane	\$15.00-Dcline
Motorboat - Others	Standard to \$15.00
Motorcycle Racing	Standard to \$10.00
Rodeo - Amateur	Standard
Rodeo - Professional	\$2.50
Skiers	Standard
Skin Divers	Standard
Scuba Divers diving in open water to:	
75 feet or less	Standard
76 to 100 feet	\$0-\$2.50
101 to 130 feet	\$2.50-\$5.00
131 to 150 feet	Generally \$3.50-\$5.00
Over 150 feet	Usually Decline

Skydiving

Professional skydiving

Stunt persons	Usually \$7.50
Instructors and training	\$5.00
Others	Usually \$5.00

Amateur skydiving Not affiliated with parachute club

To 50 jumps per year	\$5.00
51-100 jumps per year	\$7.50
101 up jumps per year	Usually Decline

Amateur skydiving Affiliated with parachute club

To 50 jumps per year	\$3.00
51-100 jumps per year	\$5.00
101-200 jumps per year	\$7.50
201 up jumps per year	\$10.00 up
BASE jumping (authorized or unauthorized)	Decline
Snowmobile Racing	\$2.50-\$3.50
Spelunkers (cave exploration)	Standard
Surfers	Standard
Ultralight Aircraft	\$2.50-\$5.00
Wrestlers	
Wrestlers - Amateur only	