

Underwriting Guidelines for Scuba Diving

- Diving for pay?
- Average number of dives/year?
- Average depth? Maximum depth?
- Any diving in overhead environments? (ie cave, wreck, ice, salvage)
- Any diving outside of the recreational norm? (ie Rescue Diving)



CARRIER	Best Class Available	Max # Dives/Year	Max Depth Allowed	Max for SNS	Notes
ACCORDIA	Premier	No max listed	100'	100'-130' Max 10/yr (more is \$3.50 flat)	Spear fishing and free diving \$2.50 flat; 130'+ \$2.50 flat; \$5.00 flat for overhead environment
AMERICAN GENERAL	Preferred Plus	10	100'		Open water, no penetration diving; PADI certified or all dives with divemaster or instructor
ANICO	Preferred Plus	No max	100'		Needs to be certified; 100'-130' w/ 10 or less dives/year is a \$2.50 flat extra.
ASSURITY	PBNS	No max stated	100'		Needs to be certified and not diving alone; no overhead environments
BANNER	Preferred Plus	Not strictly defined- approx 12	100'	SNS+ OK up to 130' (with PADI or equiv cert)	Certification and frequency are difference in best and std classes; one certification dive below 75' is allowed --more than dives below 75' result in flat extra @ \$2.50 and up
BRIGHTHOUSE	Std Plus/Prfd (term) Elite(perm)	No max	100'		Formally trained and always accompanied; deeper dives \$2.50-\$3.50 FE; cavern diving SNS
CINCINNATI LIFE	PBNS	No max listed	75'	130'	They use Swiss Re for SCUBA risks
EQUITABLE	Preferred Elite	No max listed	75'		76-100' can still get Prfd Elite, but w/ a \$2.50/000 flat extra; penetration diving at \$7.50 flat extra; 101-150 is \$7.50/000 FE
FIDELITY	Select	Vacation only	100'		
FORESTERS	Preferred Plus	No max/yr	100'	100'	Must be certified and accompanied; depth may soon be changing to 75' max; if >100' in the past, best case SNS
JOHN HANCOCK	Super Preferred	Only a few/year	75'		Needs to be certified; limited to vacation/infrequent class; check w/ carrier on anything outside of norm/minima

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LINCOLN FINANCIAL	Super Preferred	No max stated	100'		Must be certified
MUTUAL OF OMAHA	Preferred Plus	19	100'	19/100'	Must be certified; \$3.50 flat for 101' - 130' and <10 dives/yr, \$5+>10/yr; cave diving \$2.50-\$5 flat extra
NATIONWIDE	Preferred	Unlimited	100'		Must be accompanied and have formal training; >100' \$2.50 and up flat
NORTH AMERICAN	Super Preferred	No limit	130'		130' limit is non-technical/recreational SCUBA
PACIFIC LIFE	PBNS	No max stated	100'		Std avail for 101-125'—no high-risk activities (eg. cave, wreck)
PRINCIPAL	Super Preferred	No Limit	100'		Exclusions available -- confirm state eligibility; >100' at \$2.50-\$5 flat extra
PROTECTIVE	Select Preferred	Individual consideration	100'	100'	Lakes, rivers, pits/quarries and coastal waters. Must be certified & always accompanied. >100' diving will receive a Flat Extra \$2.50 & up per thousand; exclusion available
PRUDENTIAL	Preferred Best	<10	100'		101'-130' ok at PNS w/ Adv Cert, and PNS for >9 dives/yr; multi-tank dive trip in one day, counted as 1 dive/trip
SBLI	Preferred Plus	10	75'	100'	Diving 101 ft. and over, cave diving, free diving, wreck diving, treasure/expedition diving, rescue diving, spear fishing, and photography (over 100ft) \$2.50+ flat extra
SECURIAN	Preferred Select	No limit	100'		limited to lakes, rivers, pits/quarries and coastal waters
SYMETRA	Standard	No limit	75'	75'	76-100' = \$2.50 FE, 101-130' = \$5.00 FE, 130'+ = \$10 FE
TRANSAMERICA	Preferred Plus	No max	75'	100'	SNS for 75' to 100'; 101'-250' \$2.50-\$5 flat extra; >250' \$7.50-\$10 flat extra
VOYA	Super Preferred	Only allows a few and/or vacation type diving	100'		Must be formally trained w/ basic or better cert; 101-130' requires flat extra; no exclusion avail; prfd not avail w/ FE