

NON-MEDICAL RISKS**UNDERWRITING FACTORS****POSSIBLE RANGE OF UNDERWRITING DECISIONS****Driving History**

The driving history of the proposed insured is an important factor in the underwriting assessment. This is used not only to consider insurability but also to determine preferred class consideration.

- Motor vehicle report
- Blood profile
- Inspection report
- Attending physician statement

Motor vehicle reports are ordered on all cases over \$99,999 and any case below that amount with driving concerns.

Higher ratings may apply for younger individuals as well as applicants over the age of 70.

Foreign Travel

Given the ever changing nature of global politics and economies, foreign travel guidelines can change quickly. Contact your underwriter about any country that may cause some concerns. Please submit the Foreign Travel & Foreign Residence Questionnaire.

- All destination countries
- Areas in the country where the applicant will be traveling
- Length of time in each country
- Purpose of travel

Amounts may be limited by the type of plan applied for, as well as the current citizenship of the proposed insured. Purpose of travel is also important, as coverage is not available for politicians, journalists and missionaries (among others).

Hazardous Sports

There are many other sports that are not addressed in this brochure (e.g., gliding, motor sports, parachuting, snow-mobile racing, etc) and are considered hazardous due to the risks involved. For any questionable hazardous sport activity, please submit the proper ING sports avocation questionnaire.

- Age of applicant
- Type and details of sport activity
- Frequency of participation
- Safety precautions (e.g., training, club memberships, etc.)
- Experience level
- Involvement in other avocations
- Medical history

Mild involvement in hazardous sport activities in favorable locations and conditions may be considered Standard (dependent on the specifics of the case)

All other hazardous sports activities may be rated with a flat extra in the range of \$2.50 to \$7.50 per thousand (or higher) dependent on the sport activity specifics.

Extreme hazardous sports activities and/or history of indiscriminate use of alcohol/drugs or adverse driving history within the past 5 years: Decline

Scuba Diving

Originally known as an acronym for "Self Contained Underwater Breathing Apparatus," scuba has become a popular sport activity. The experience level of the diver and the location, depth, frequency and conditions of diving are taken into consideration for underwriting purposes. Please submit the diving questionnaire.

- Age of applicant
- Experience and certification
- Frequency and depths of dives
- Lifestyle
- Location of dives (e.g., open ocean, lake, beach, etc)
- Diving activities (e.g., cave, wreck, rescue, etc)
- Commercial diving
- Involvement in other avocations
- Medical history

Snorkel or diving in lakes, rivers, or coastal waters less than 100 feet deep with an experienced diver: usually Standard

All other diving activities usually require a flat extra in the range of \$2.50 to \$7.50 per thousand (or higher) dependent on the specifics of the diving activities.

History of indiscriminate use of alcohol/ drugs within the past 5 years or adverse driving history: Decline