

NON-MEDICAL ISSUE:	UNDERWRITING FACTORS
<p>Aviation—Flying for pleasure or business</p> <ul style="list-style-type: none"> • Commercial aviation • Private aviation • Military aviation • Student pilot 	<p>History:</p> <ul style="list-style-type: none"> • Type of License? • Total flying experience? • Total hrs flown p/yr x past 3 yrs? • Instrument (IFR), Visual Flight Rating I(VFR), Airline Transport Pilot (ATP)? • Type of aircraft used? • Any specialized flying? • Any flights outside the USA? • Scheduled or non-scheduled? <p>Related Issues:</p> <ul style="list-style-type: none"> • Any motor vehicle violations? • Any citations? • Full coverage or exclusion rider desired?
<p>Driving History</p>	<p>History:</p> <ul style="list-style-type: none"> • Number, dates, and types of infractions (speeding tickets, accidents, reckless driving, etc.)? • Dates of any DUI or DWI? • Suspensions or revocations? • Driver’s class after any violation? <p>Related Issues:</p> <ul style="list-style-type: none"> • Current/prior alcohol/drug use? • Treatment for substance abuse? • Any other medical problems?
<p>Foreign Travel/Foreign Residency</p>	<p>History:</p> <ul style="list-style-type: none"> • US citizen? • Country of origin and citizenship? • Green card? • Years in USA? • Type of visa? Expiration date? • Own property in the USA? • Travel outside USA in past 24 months and future plans: <ul style="list-style-type: none"> • Cities and counties? • Purpose of visit? • Frequency and duration?
<p>Motor Vehicle Racing</p>	<p>History:</p> <ul style="list-style-type: none"> • Total experience? • Type of course? • Type of vehicle? • Size of engine, type of fuel? • Average and top speed achieved? • Frequency of races? • Name of organization that sanctions the racing?

<p>Rock/Mountain Climbing</p>	<p>History:</p> <ul style="list-style-type: none"> • Locations and frequency of climbs in the last 2 years? • Type of terrain (i.e., established trails, rock, etc.)? • Any climbs outside the US? • Ice or glacier climbing? • Grade of climbs? • Maximum altitude? • Any specialized climbing equipment used? • Any motor vehicle violations?
<p>Scuba Diving</p>	<p>History:</p> <ul style="list-style-type: none"> • Total experience? • Any certification? • Dive alone or with a group? • Member in any clubs? • Frequency and depths of dives? • Location of dives (ocean, lakes, wrecks, rescue, ice, caves)? <p>Related Issues:</p> <ul style="list-style-type: none"> • Any medical conditions? • Driving history?