



Insurance Services Since 1974

SCUBA GUIDELINES

This guide should be used for recreational scuba diving only. Any military, commercial or diving that involves wreck, ice or cave diving will need to be reviewed individually.					
Carrier	< 75 ft.	76 - 100 ft.	101 - 130 ft.	131 - 150 ft.	> 150 ft.
AIG/American General	Standard or possible Standard Plus	Standard	\$2.50 - \$5.00 per 1,000	\$2.50 - \$5.00 per 1,000	No offer
Banner	Preferred Plus	Preferred Plus \$2.50 per 1,000	\$7.50 per 1,000	\$7.50 per 1,000	\$10.00 per 1,000
Chase	Premier	Standard	\$2.50 per 1,000	\$2.50 per 1,000 and up	Individual Consideration
Empire General	Standard	Standard possible, but may require \$2.50 per 1,000	Individual Consideration	Individual Consideration	Individual Consideration
First Colony	Preferred Best	Preferred Best	Standard to 125 ft.	\$2.50 per 1,000	\$2.50 per 1,000
First Penn	0-65 ft: Standard 65-100 ft: \$3.00 per 1,000	\$3.00 per 1,000	\$10.00 per 1,000	\$10.00 per 1,000	\$15.00 per 1,000
Lincoln Benefit	Standard	Standard	\$2.50 - \$5.00 per 1,000	\$2.50 - \$5.00 per 1,000	\$2.50 - \$5.00 per 1,000
Manulife	Preferred	\$2.50 per 1,000	\$7.50 per 1,000	\$2.50 per 1,000	\$5.00 per 1,000
MONY	Ultimate Select or Select	\$2.50 per 1,000	\$5.00 per 1,000	\$5.00 per 1,000	\$10.00 per 1,000
North American	Preferred	Preferred	\$2.50 Per 1,000 and up	\$5.00 per 1,000	\$5.00 per 1,000
Prudential	Preferred Plus	Preferred Plus	Individual Consideration, Preferred Plus may be possible	Individual Consideration	Individual Consideration
ING/Reliastar	Preferred	Standard	\$2.50 per 1,000 and up	\$3.50 per 1,000	Individual Consideration
Sun Life	Preferred	Preferred	\$2.50 - \$5.00 per 1,000	\$5.00 per 1,000	Individual Consideration
Travelers*	Standard up to 65 ft.	\$2.50 per 1,000	\$5.00 per 1,000	\$5.00 per 1,000	\$15.00 per 1,000
United of Omaha	Standard Plus	Standard	Standard	Individual Consideration	Individual Consideration
West Coast	Preferred	Standard	\$2.50 per 1,000 and up	\$2.50 per 1,000 and up	\$2.50 per 1,000 and up

*Travelers has to obtain facultative reinsurance for any rateable case, so rating may vary depending on the reinsurer's assesment.

**Ultra Preferred may be possible with Mass Mutual if the proposed insured have an open water certification, use the buddy system and dive < 50 times per year. Otherwise, they will rate divers at about \$3.00 per 1,000.