



Underwriting Uncovered: Navigating Impairments with MMSD

Here's a recap of what we covered:

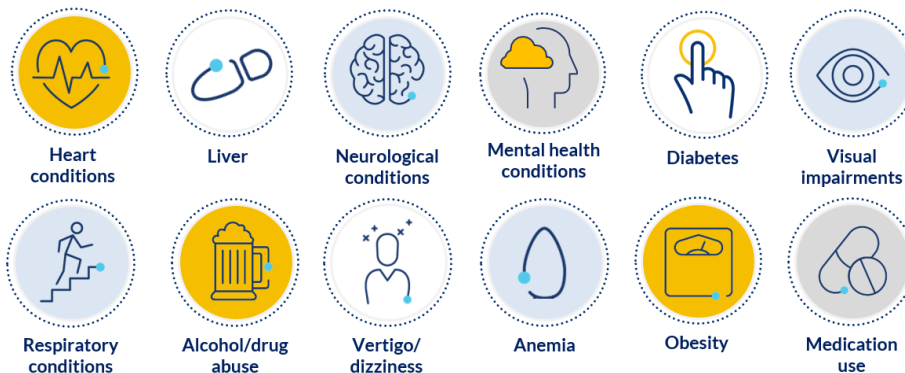
How do we define aviation categories and avocations?

Aviation refers to the pilot flying or operating an aircraft. Does not include the passengers:

- **Commercial:** Civilian aviation involving aircraft for hire such as air transport and aerial work.
- **General:** Includes **private** defined as personal transport or recreational purposes where the pilot is not paid and **aviation-related sports** such as air racing, hang gliding, and paragliding.
- **Military:** Pilots and flight personnel flying with the U.S. Airforce, Army, Coast Guard, Marines, National Guard, Space Force and Navy.

Avocation: Activities one does outside of their occupation.

Medical history factors that are considered include:

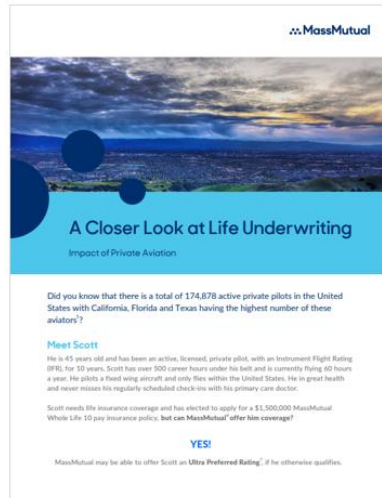


Key Points:

- ✓ Type of activity and specifics such as purpose, equipment, and experience.
- ✓ The medical history in combination with aviation and avocation activities.
- ✓ A need-for-speed mentality.
- ✓ The smaller the plane, the higher the risk.
- ✓ The internet is a great source of information for aviation and avocation cases.

The [Aviation & Avocations Q&A](#) provides follow-up to questions asked on the call.

Review [A Closer Look at Life Underwriting: Impact of Private Aviation \(U1029\)](#) for more information.



Impact of Private Aviation

[Register](#) to attend the next session covering **Alcohol & Drugs on Mar. 12.**



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