

## Carrier Guide

<b>Carrier</b>	<b>Scuba</b>
<b>Banner</b>	Preferred Plus to 75 feet >75 feet FE required, call for specific FE amount
<b>Empire General</b>	Standard to 100 feet (<4 dives per year) Select Preferred and Preferred with scuba exclusion rider (Most states available)
<b>First Colony / GE Financial Assurance Co</b>	Preferred Best 0-100 feet 101-125 feet Standard Plus >125 feet \$2.50 FE but can be offered Preferred Best rates
<b>First Penn</b>	Preferred to 75 feet >75 feet possible FE – no Preferred Plus
<b>Lincoln Life</b>	<65 feet Preferred Rates
<b>Manulife</b>	Preferred to 75 feet 75 to 100 feet Standard plus \$2.50 >100 feet standard plus \$5.00
<b>MassMutual</b>	Select to 75 feet – no Preferred unless with avocation exclusion rider
<b>Prudential</b>	Preferred plus to 100 feet with open water certification
<b>State Life</b>	Standard to 100 feet 101-130 feet and > 10 dives per year with Master Diver = Standard
<b>United of Omaha</b>	Standard to 75 feet 76-100 feet \$2.50 101-150 feet \$7.50 >150 feet \$10.00
<b>Zurich Kemper</b>	Premier to 75 feet >75 feet, 1 – 2x per year = Possible Preferred Individual consideration on all cases