

AVOCATION EXCLUSION RIDERS

Carrier	Allowable Avocation Exclusions	Country Specific Foreign Travel Exclusions	Available States
AIG	Aviation Only	Yes	Foreign travel not considered in the states of Florida and Georgia
AXA	Aviation Exclusion Rider, Aerial Activities Exclusion Rider, Racing Activities Exclusion Rider, Military Aviation Exclusion Rider.	No	Varies by Exclusion Rider
Brighthouse Financial	Note: Brighthouse Financial has sunset their life products as part of their 2017 CSO/PBR transition strategy. Look for new life products from Brighthouse in 2020.		
Foresters Financial	None	No	N/A
Global Atlantic	None	No	N/A
John Hancock	Aviation exclusion only and only for individual policies	No	N/A
Lincoln Financial	Aviation Only	No	N/A
Mutual of Omaha	Aviation Only	No	N/A
Nationwide	Aviation Only	No	N/A
New York Life	Aviation Only	No	Also subject to current states legislation
Principal	Yes - Various	No	Varies by State
Protective	Yes - Aviation, Racing and Scuba only	No	Available in all states except the following: Maine, Maryland, Minnesota, New Hampshire, New York, North Dakota, Oklahoma, Puerto Rico and Washington (Oklahoma and Washington only allow an Aviation Exclusion)
Prudential	Aviation only	No	N/A
Securian Financial	Aviation Only	No	Aviation Exclusion rider available in all states except North Dakota (No military aviation exclusion in South Carolina)
Symetra	Aviation Only	No	N/A
Transamerica	Aviation Only	No	N/A
Zurich	Aviation Only	No	N/A

Updated 8/13/2019

For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.