

Uninsurable or Problematic Risks

Applications should not be written on persons with the following impairments/issues. This list is not intended to be all-inclusive. If your applicant has a serious condition not listed here, please contact your Underwriting Team for a tentative quote.

If declined by another carrier within the last year, contact Underwriting Team for tentative quote or submit as trial application.

- Abdominal Aortic Aneurysm, present or surgically corrected within the past six months
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- Alcohol treatment within the last two years
- Angioplasty/Bypass, or MI/heart attack in the last six months; or in combination with history of diabetes, stroke, and/or continued tobacco use
- Alzheimer's disease, Dementia or Cognitive Impairment
- Bankruptcy, Chapter 7, that has not been discharged
- Cancer treatment, current; or certain internal organ cancer diagnosed within the past three to five years - contact underwriter with specific details
- Cirrhosis of Liver
- COPD/Emphysema, severe (on oxygen or disabling) or with current tobacco use or in combination with Sleep Apnea
- CVA (stroke) within one year; or with history of diabetes or cardiac history
- Diabetes if uncontrolled (glycohemoglobin A1C 10.0 and above) or if complications present (amputation, retinopathy, kidney or vascular disease) or in combination with cardiac, stroke or morbid obesity. Juvenile onset diabetes (diagnosed prior to age 20)
- Disabled for most non-musculoskeletal related impairments (i.e. on SSDI or DI due to depression, PTSD, or other medical issues).
- Drug use within the last three years or daily marijuana use
- DUI within last year, or two or more within the past five years
- Epilepsy/Seizures diagnosed within one year
- Felony or Misdemeanor, not released from probation or parole or charge pending; all felony convictions are otherwise individual consideration
- Gastric/Intestinal Bypass within six months
- Heart Surgery within six months or in combination with Diabetes or Stroke history
- Heart Valve Surgery within one year
- HIV positive/AIDS
- IOLI / SOLI - Investor Owned or Stranger Owned Life Insurance
- Kidney Dialysis or Chronic Renal Failure
- Mental Disorder/PTSD requiring hospitalization or disability in last year
- Multiple Sclerosis, if disabling or progressive
- Organ Transplant, awaiting or recipient
- Parkinson's Disease if disabling
- Parole or Probation (see Felony or Misdemeanor above)
- Pregnancy with current gestational diabetes, toxemia, eclampsia, pre-eclampsia. Would reconsider at six weeks post partum.
- Sleep Apnea in combination with COPD

- Surgery (major) pending
- Suicide attempt in last year; or more than one attempt within two years
- Valve replacement within last year

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