

Drug Use

Much like alcohol, drug use and addiction are frequently encountered in today's life insurance markets. The risk of accidental death is higher than the general population. Much like Alcohol, the sources for information remain the Attending Physician's Statement, Inspection Reports, Driving Record (MVR), Blood & Urine Profile (including special drug testing), Family History, Work History, Lifestyle, and Drug Use Questionnaire.

The nature of this addiction is difficult to underwrite due to the difficulty in obtaining accurate and honest information. Marijuana use can generally be written on a smoker basis. Cocaine, Amphetamines, Prescription Medication, and other hallucinogenic drug usually require a 2 year postponement. After a 6 year period of non use, a majority of applicants can be issued at Standard rates.

The Drug use questionnaire needs to be completely, accurately, and HONESTLY, completed. Again, a letter from the applicant explaining the past use is always acceptable and in many cases very helpful. In the most favorably underwritten cases, a change of lifestyle has occurred. The assumption of responsibility (family & children) is usually a very positive factor.