

**Hematuria (Blood in Urine)**

This is another case of unusual bleeding. The cause could be a tumor or an infection. It may be visible to the naked eye or may be discovered during the Urinalysis (HOS). No underwriting will be taken until the cause is determined. Many cases will be insurable after the cause is diagnosed. This is usually something that will first be discovered on the HOS. The underwriting can be Standard if the cause is determined. Many times the applicant will be aware of the duration and cause.