Quickly Assess for Underwriting

Heart:

Any heart surgeries, heart attacks, strokes, mini-strokes, are you being treated or on meds for high blood pressure or irregular heartbeat or anything like that?

Lungs:

Any asthma bronchitis COPD or emphysema, anything at all with your lungs?

Other Organs:

Anything with your kidneys or liver or bladder, intestines or blood?

Head:

Have you been treated for any anxiety depression bipolar schizophrenia or other mental health disorder?

Have you ever had any Cancers?

Ever been diagnosed with Diabetes? Do you take insulin? Is it considered controlled? Any complications like tingling in your limbs?

Epilepsy or seizures? Sleep Apnea?

AIDS/HIV?

Any surgeries or overnight hospitalizations in the last 5 years?

Any alcohol or drug counseling/treatment? DUIs? Felonies?

Have you been turned down for a life insurance policy?