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Life Insurance for Smokers

In this ebook, we've compiled all the information you need for smokers needing life insurance. Whether you use cigarettes, cigars, chewing tobacco, or even marijuana, this ebook is for you. For an instant life insurance quote, please visit us on the web at [Term Life Insurance U.S.](#) or call us at 877-443-9467.

Life Insurance for Smokers Overview

Source: <http://www.insuranceblogbychris.com/life-insurance-for-smokers/>

How Much Life Insurance for Smokers Costs

If you've been searching for low cost life insurance for smokers, whether it be cigarette, cigar, or pipe smokers, you've likely found that the premium is double to triple what non smokers pay. The good news is there are some life insurance carriers whose niche is having the lowest premiums for [cigarette smokers](#), and others who offer Non Tobacco ratings to tobacco users, such as cigar and pipe smokers.

Which Companies Offer Life Insurance for Smokers?

Cigarette Smokers: Across the board, your low price leaders for smokers' life insurance are Western Reserve Life and [Transamerica](#). Let's look at a couple examples:

Let's say a 50 year old male smoker needs \$500,000, 30 year term. Transamerica comes in at #1 at \$5865 annually. Assume this same man favors [MetLife](#) for some reason, and only got

a quote from Met Life and no other company. Met Life is #10 on the list, charging \$6429 for the same 30 year policy.

That's \$564 more, or a 10% difference! You see, if you need life insurance for smokers, it pays to shop.

Next, let's assume a 32 year old male smoker needs \$1,000,000, 30 year term. With Western Reserve Life, he'll pay \$2500 annually. If we move down just 9 spots, Reliastar-ING comes in at \$3105 annually. Folks, that's a 24% increase.

Special Note for Light Cigarette Smokers:

Breaking news for light cigarette smokers applying for term life insurance. They can now qualify for non tobacco or non smoker rates with one highly rated life insurance company.

This article spells out the details. [Life Insurance for Light or Occasional Cigarette Smokers](#). This is for people who smoke up to 24 cigarettes per year.

Strategy for Smokers: Your best bet is to take the amount of insurance you need right now, while you're healthy. Then try to quit smoking. After one year of no tobacco use, as long as you're still healthy, you can apply for a new policy and get standard non tobacco rates with most carriers. This should cut your premium in half. If you have stopped smoking recently, see our article [Life Insurance for Smokers](#) who want to quit.

Cigar Smokers & Other Tobacco: Be careful here. Many carriers don't distinguish between the pipe/cigar smoker and a cigarette smoker, so if you apply with the wrong insurance carrier, you'll pay for it! Many carriers offer non tobacco ratings so long as you are a responsible, occasional user.

By most carriers' guidelines, that means not more than [one celebratory cigar or pipe per month](#), and you must test negative for nicotine in your urine analysis. Usually your best case scenario is Preferred Non Tobacco. Also see my post on [Life Insurance for Cigar Smokers](#).

There are a few carriers, however, that are trailblazers in the non cigarette tobacco category. ING-Reliastar, for

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example, offers its Preferred Plus (it's best rating) to these responsible tobacco users. I've also seen preferred offers from Banner Life and Genworth. Then there's Lincoln National, who allows up to 24 cigars per year, still offering their preferred non tobacco rating. American General will allow up to one per week, still offering preferred non tobacco.

Your best choice for life insurance for cigar smokers may be [Prudential](#), who not only will allow unlimited cigars, chew, and pipe smoking, but will even let you test positive for nicotine, and still give you non tobacco ratings. It's important to note here that Prudential's non tobacco rating for these tobacco users is usually more expensive than other carriers' preferred non tobacco ratings. But it's still better than paying tobacco rates!

If you smoke cigarettes, cigars, pipes or chew tobacco, my advice is to speak with a knowledgeable, independent life insurance agent like me who can shop for you and find the best price available for *life insurance for smokers*. You can also get instant smoker quotes using our form on the right or by calling us at 877-443-9467.

Non Tobacco Life Insurance Rates for "Light" Cigarette Smokers

Source: <http://www.insuranceblogbychris.com/non-tobacco-term-life-insurance-quotes-light-occasional-cigarette-smoker/>



Now Light Cigarette Smokers can Save Money on Life Insurance!

Here's a ridiculous fact.

If you apply for life insurance, and have smoked just 1 cigarette in the past year, (and admit to it on your application), you will be classified as a smoker at every insurance company in the country... except one!

That means the best rating you could qualify for is Preferred Tobacco at every insurance company, costing you more than double the premium of a non smoker.

Until now!

Breaking News for Occasional Cigarette Smokers!!!

I have now confirmed in writing from an underwriter at a top rated, well established insurance company in the U.S., that they will allow to [smoke the occasional cigarette](#), and still let you pay their best Preferred Non Tobacco rates!

By "occasional cigarette use", I mean to say very light cigarette use, up to a maximum of 24 cigarettes per year, and you must be able to test negative for tobacco in the medical exam.

So if you enjoy a cigarette once a month in a social gathering, say a birthday party, or to watch a ballgame with some friends, or to celebrate any other special occasion, you are merely a "social smoker", my friend, and you will NOT have to pay tobacco rates anymore.

This means Drastic Savings for Social Smokers!

Example:

50 Year old male purchases \$500K, 20 year term, in preferred health

Preferred Tobacco Premium : \$270 Per Month

Preferred Non Tobacco Premium: \$95 Per Month

That's an incredible 64% savings!

Here's the Proof

I had heard a rumor this company was issuing policies for occasional smokers at non tobacco rates, so on June 15th, 2012, I sent out the following request to this company's underwriter who respond so email quote requests, and asked on behalf of a client the following:

"I have a proposed insured, 42 year old male, preferred plus in all regards. Recently I got him a 1 Million term policy, but he got rated at preferred smoker due to admitting to smoking 5 to 10 cigarettes per year at social gatherings. Can we get a non tobacco rating with you?"

The same day, I received an email back that stated the following, right here, in writing, from a company underwriter:

"With a negative specimen, any of our non tobacco classes would be possible. I would request a quote on these because every situation is different and depending on frequency and type of tobacco we may have different ratings. Thank you!"

How to Get these Rates

You won't find these published anywhere. You must call us at 877-443-9467 to share your smoking habits with us, so that we can send an email to the company for a quick pre-approval.

If you're a light cigarette user and are just shopping for your first policy, don't bother with the quote form on the right, as you won't know which company offers this deal. Just call us and we'll give you the quotes by phone.

Please note the company offering these non smoker rates offers various [term policies](#) and [guaranteed universal life insurance policies](#).

Saving Money on Replacing Your Current Policy

If you've purchased a policy in the past 10 years and were classified as a smoker due to light cigarette use, I would say that's worth a call. Replacing a policy "smokers" policy with a Non Smoking policy should save you at least 50%, depending on your age and how long you've had the policy.

Non Tobacco Rates for Cigar, Pipe, Electronic Cigarette Users or Chewing Tobacco

Non smoker rates for these tobacco users have already been available for some time. See our posts on [Life Insurance for Cigar Smokers](#) and [Life Insurance for Tobacco Chewers, Pipe, and Electronic Cigarette Users](#).

Special Note for Other Life Insurance Agents

Agents, if you have a client who is a light cigarette smoker, feel free to call us and I'll be happy to tell you who the carrier is where you can get this deal. In exchange, as I have requested many times on my blog in exchange for information I offer... I would simply request you place a permanent link on your website pointing to mine.

Life Insurance for Cigar Smokers

Source: <http://www.insuranceblogbychris.com/life-insurance-for-smokers/affordable-life-insurance-for-cigar-smokers/>

Unfortunately, most life insurance carriers do not distinguish between the man who smokes the occasional Padron and the guy who smokes two packs of cigarettes per day.

This is important because if you smoke cigars and are looking for life insurance, you need to know where to look, or you'll run the risk of being lumped into the same "tobacco user" category as the daily cigarette smoker, and will pay two to three times higher than what a "non-tobacco user" pays.

--->>> Call us at 877-443-9467 for Cigar Smoker Quotes <<<---

Cigar Smoker – Preferred (Non Tobacco) Rates

For example, in order to qualify for [Banner Life Insurance's](#) best rating, Preferred Plus Non Tobacco, and therefore the lowest premium, you must fall into this tobacco definition: "No use of tobacco or nicotine-based products in the last 36 months."

They do have a special provision allowing 1 cigar per month combined with the urine analysis testing negative for nicotine, but you can see that Banner Life doesn't bend much for cigar smokers.

The Good News – Some Carriers Allow Even More Cigar Use

There are some carriers that make better concessions for cigar users. For example, [American General's](#) criteria to be rated as Preferred Non Tobacco (their second best rating) is as follows: "No tobacco use for three years." However, just after this definition, a note reads as follows: *Underwriting is willing to consider the occasional cigar smoker* under the following guidelines:

- The use must be admitted at the time of application.
- No more than one cigar per week.
- No nicotine metabolites (cotinine) may be present in the urinalysis done for AG or any other company within the past 12 months.
- No use of tobacco products other than occasional cigars.

That American General allows one cigar per week is a super aggressive offer compared to most carriers... and may be the

occasional cigar smoker's life insurance solution. However, the best you'll get there is "Preferred", the second best offer.

Even Better News – Best Rating (Preferred Plus) Available Too
If you use just one cigar per week, the best, non smoking rating is available. You have to know where to look, but you can smoke one cigar PER WEEK and still get the Best rating, Preferred Plus Non Tobacco.

There is only one carrier I know of who will allow this, so if you smoke a cigar per week, and need life insurance, be sure to go to an independent agent who shops out several carriers, or you don't have a chance at finding Preferred Plus rates. You can also call us at 877-443-9467. Here again, the cigar smoker must test negative for nicotine on the test to qualify for this rating.

Do you Smoke MORE than 1 Cigar Per Week? Non Tobacco Rates Still Available

Test Positive for Nicotine and Still get Non Tobacco Ratings?

Then you have Prudential, who has a special class "Non Smoker Plus" that allows the cigar smoker to smoke as much as he or she wants and test *positive for nicotine* on the urine test.

However, their non smoker plus rates won't be as affordable as preferred with AG or my other life insurance company. The best thing you can do if you're a cigar smoker looking for life insurance is speak to a knowledgeable independent agent who can assess your case and take it the carrier who will give you the best offer.

Non Tobacco Life Insurance Rates for Tobacco Chewers, Pipe and Electronic Cigarette Users

Source: <http://www.insuranceblogbychris.com/life-insurance-for-smokers/non-tobacco-life-insurance-rates-for-chewers-pipe-and-electronic->

Tobacco and tobacco related products can be consumed with a broad variety of methods. Besides from [cigarette smoking](#), people can [smoke cigars](#), a pipe, chew tobacco or use the new forms of electronic cigarettes.

If you're not a cigarette smoker, you might be wondering if a life insurance company will give you a break on the cost of a policy if you still consume tobacco related products.

The answer is that for the most part, most life insurance companies DO NOT make any real differentiation between cigarette smokers and other types of consumed tobacco related products. The good news, though, is that there is ONE company who will classify you as a non smoker...

Special Offering for Tobacco Chewers, Pipe and Electronic Cigarette Users

Note: This does not apply to cigarette smokers, or people who have [quit smoking cigarettes](#) in the past 12 months.

There is one large, A+ rated company, who is currently offering a special deal where you can be rated for a 'Non Tobacco' rating so long as you haven't smoked any cigarettes in the past

year but still puff on a pipe, chew tobacco or use electronic cigarettes.

The best part is there's no limit to your tobacco use. You can even test positive for nicotine in a blood analysis, and still be approved at their non tobacco rate!

This is an excellent deal and is only currently being offered at the time of publication of this article. This offering may not always be available, so you should check into it right away, particularly if you were ever rated as a smoker for chewing tobacco or smoking pipes or E cigarettes.

Please call us for a quote at 877-443-9467 or use the quote form on the right of this article and quote yourself at the health rating "regular plus". For tobacco use, answer no.

How Other Life Insurance Companies Rate Tobacco Users

There are generally 3 specific categories you might fall into when a company has identified your use of tobacco. Before I outline how they rate tobacco users, I want to make it very clear that it is vital that you never lie about your tobacco consumption. This form of deceit is fraudulent and can cause your claim to be denied if they discover you failed to reveal the truth about your tobacco use. Always be honest about it.

1. Regular Users of Tobacco Related Products – If you are a [regular user of tobacco](#) products, regardless if you chew, smoke it from pipe or use an electronic cigarette, you will be evaluated and charged a premium the same as a pack a day cigarette smoker by most companies, except the 1 company I made reference to in this article. All others will classify you as smokers if you test positive for nicotine in the urine exam except this one company.

Regular users of tobacco products are generally charged 2-3 times what a non-smoker would pay for a life insurance policy, be it term, whole life or universal life. It doesn't matter the type of policy and pretty much applies to everyone who uses tobacco related products.

2. Non-Tobacco Rating for Occasional Use of Tobacco Related Products – Many people only smoke a pipe, or chew tobacco rarely and usually on a special occasion, and if they were to take a urine sample, would test negative. They are not regular users, so they may be treated slightly differently.

It depends on the company. Some life insurance companies make no differentiation whether you smoke or chew 10 times a day and if you only indulge once a month. The good news is that some life insurance companies will give you some latitude on how much they charge for very infrequent use such as once per month. Best case scenario, you may be able to qualify for the best non tobacco rating with occasional (non-cigarette) tobacco use.

To qualify for this better rating though, you must NOT test positive for nicotine in a blood analysis test.

3. Non Use of Tobacco Related Products – You might be thinking about quitting completely or have already quit the use of all tobacco related products. How will that affect the cost of your premium for a life insurance policy?

This depends and varies from company to company. Most companies will classify you as a non-smoker if you've managed to completely quit the habit for 1 year. At this point, you can

generally qualify for standard [non tobacco rates](#) with most companies, although a handful will approve you at better than standard after quitting for just 1 year.

The maximum period where you will be deemed as a non-smoker or tobacco consumer is 5 years and this applies to all companies that I'm aware of.

To sum it up, you don't have to pay tobacco rates if you smoke a pipe, chew tobacco or snuff, or use electronic cigarettes. Call us for non tobacco rates at 877-443-9467.

Life Insurance for Marijuana Smokers

Source: <http://www.insuranceblogbychris.com/life-insurance-for-smokers/life-insurance-for-marijuana-smokers/>

Yes, you can still be approved for life insurance if you smoke marijuana, even without a prescription.

Key Articles to Reference:

At what cost will you be approved, you ask? Well, life insurance carriers vary widely on how they treat pot smokers.

If you admit to smoking marijuana in the past



3 years, you certainly won't qualify for their preferred non tobacco ratings.

I've seen some carriers offer as good as standard non tobacco for a "social marijuana smoker" who admitted to smoking marijuana not more than once per year. Note: this same company would not offer their non smoker ratings to someone who smokes one cigarette per year. Go figure.

The more prevalent treatment of marijuana users would be to classify them as smokers. In this case, they would pay what a cigarette smoker would pay in comparable health, which at least doubles the premium. On the other end of the spectrum, we have some carriers who say since it's illegal almost everywhere, they won't offer life insurance to pot smokers.

If you do smoke the occasional joint (marijuana cigarette), and end up with a smoker's offer, the best solution here is to take out the insurance you need, pay the smoker's premiums, and quit smoking pot.

After a year, you can reapply for coverage with a different carrier, and if you're still healthy, will have a great chance of getting a standard non tobacco rating, which will save you about 50% on average.

It's important to understand you can only qualify for a standard non tobacco rate or [preferred smoker rate](#) with full disclosure on the application. Even though many life insurance carriers' blood test do not test for marijuana, you most definitely should disclose your smoking.

For one reason, if you don't it's fraud. Secondly, if you die within two years of the policy date, the insurance company is entitled to investigate before paying the death benefit. They will pull medical records and if they find THC in your medical records, they have grounds to deny the claim, since you made a material misrepresentation on the application which would have led them to either deny you coverage or offer it at a different rate.

You may be smoking [marijuana with a prescription](#). In this case, you are much more likely to see non tobacco ratings.

The bigger issue here will be what underlying medical condition you have for which marijuana has been prescribed as a treatment.

It is commonly prescribed to people with glaucoma, cancer, epilepsy, and intestinal problems. (I've read that THC is very good for cancer) Setting marijuana use aside, any of these conditions will either be rated or cause a declined application on their own. So the severity of your underlying condition will be the primary factor determining your offer.

If you're smoking marijuana illegally, and disclose this on the application, rest assured that this information is protected by HIPAA laws. Your agent or insurance company cannot "turn you in" to the authorities. So there are no criminal implications of admitting to being a marijuana smoker on a life insurance application.

Why You Can't Lie about Tobacco Use on Your Application

Source: <http://www.insuranceblogbychris.com/two-year-contestability-period/>

If you're the insured on a life insurance policy and die within the first two years of the issue date, the insurance carrier has the right to contest your claim. Most of the time, what this means is they'll investigate to find out if you made any misrepresentations on your policy application.

If the [misrepresentation is "material"](#), meaning that had they known about it at the time of underwriting, they would not have offered you insurance, then they can deny the claim.

Don't worry. This rarely happens. Please read our post on: [Do Life Insurance Companies Really Pay Their Claims?](#)

Example of Material Misrepresentation

I use Google Analytics on my website, and can see that lots of people find my article on Life Insurance for Marijuana Users by searching "What happens if I don't disclose pot use on life insurance application?" That's easy. Other than committing insurance fraud, if you die within two years and the insurance company finds out you lied on the app, they have grounds to contest the claim (not pay the claim).

During the carrier's investigation, they'll look for things you concealed from them on the application. Common facts people hide the truth about is their medical history, their occupation, smoking, and hazardous activities such as SCUBA diving or rock climbing.

A carrier's investigation may include requests for medical records, an autopsy report, and a statement from the agent.

They may also question the deceased's friends and family members.

Say you went on vacation to Mexico and had a heart attack and had bypass surgery. When you returned to the U.S., you purchased a U.S. life insurance policy, and did not disclose your medical history in Mexico. If the carrier insures you, and you die within the first two years, they could find out you withheld information from them and deny the claim. That means your beneficiary(ies) don't get the death benefit.

Suicide: Most life insurance policies also have two year suicide clauses in them, which say the carrier doesn't pay the death claim if you commit suicide within the first two years. In such a case, thier liability is usually limited to a refund of premiums.

AFTER TWO YEARS, the policy is said to be "incontestable".

You can die any way want (including suicide), and the insurance carrier still has to pay out. I read about a case recently where a person with HIV successfully purchased a life insurance policy.

He was able to do so by lying on the application about his condition, and having a friend show up for the medical exam, giving blood and urine in his place. When he died four years later, even though he had committed fraud, the insurance carrier had to pay out.

Beware of NEW Two Year Contestability Period: If you let your policy lapse and reinstate it, or in some cases when you make a policy amendment, your two year contestability period might start over again from that date. Please take this into consideration when you make any life insurance policy changes, or when replacing an old policy for a new one.