

Life Insurance Lewisville May Be Harder to Be Approved for If a Policyholder Smokes Weed

Life insurance agents in Lewisville, says there are a variety of reasons why a life insurance company could deny coverage, including those who smoke weed.

LEWISVILLE, TEXAS, USA, June 22, 2023 /EINPresswire.com/ -- [Life insurance Lewisville](#) is easily attainable for many Americans. But every so often, certain factors may stand in the way of someone being approved for coverage. Traditional examples might include a person's driving record, occupation, age, and even certain medical and mental health conditions.



Life Insurance Lewisville

More information can be found at: <https://insurance4dallas.com/life-insurance-companies-in-lewisville/>

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One of the top health and life insurance agents in Lewisville, says that while a life insurance company cannot change rates or cancel an existing policy, more of them are denying new applicants.”

Rick Thornton

Many life insurance companies in Lewisville are jumping on board with this train of thought and can confirm usage based on required medical exams and drug tests. And a lot of their decision-making regarding whether someone is denied or approved at a higher premium boils down to how often they smoke weed, how it's consumed, and if the purpose for smoking weed is for medical purposes or recreational. Even if the use is for medicinal purposes, a life insurance company may still be leery given that it is likely being used for a condition they don't look favorably

upon during the application process. If you work in the cannabis industry, most insurance companies will reject your life insurance application, regardless of where you live and work. While marijuana is legal on some level in a majority of the U.S., it is not legal federally, which prevents most insurers from offering policies to workers in the cannabis industry — anyone in any illegal occupation will see their application denied.

Rick Thornton, one of the top health and [life insurance agents in Lewisville](#), said the good news for weed smokers is that a life insurance company can't cancel your policy or change rates if you already have a policy with them and choose to smoke weed after the fact.

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Rick Thornton
Insurance4Dallas
+1 469-766-4769
RickThornton@insurance4dallas.com
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