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Updated Marijuana, Expired Visa and Employment Authorization Document underwriting guidelines

Our Underwriting Department is constantly looking at our underwriting guidelines for changes that allow more of your applicants to qualify for coverage without adversely affecting the cost of the insurance.

We are excited to announce updates to our Expired Visa, Employment Authorization Document, and Marijuana guidelines that will allow more of your applicants to qualify for coverage.

Marijuana underwriting guidelines

What has changed?

- Preferred is now available if using marijuana less than two times per month and they otherwise qualify.
- Super Preferred is now available if using marijuana less than two times per year and they otherwise qualify.
- Coverage is typically not available for applicants younger than age 21 using recreational marijuana.
- Personal or business coverage is not available to applicants involved in administrative duties, growing, distribution, or sales associated with the marijuana industry. However, we will consider applicants involved or associated with hemp, hemp oil, and cannabidiol (CBD) oil businesses.
- Hemp oil and CBD oil users will be underwritten based on the medical condition.

What remains the same?

- We will continue to offer non-tobacco rates for marijuana users.
- We will continue to make competitive offers for marijuana users.

Expired visa

We will now consider an applicant with an expired visa if they can provide the below documents and otherwise meet our foreign national and visa holder guidelines.

- Copy of expired visa
- Copy of I-797, notice of action
- Copy of I-797A form
- Foreign travel questionnaire (except for Florida)
- Any other supporting paperwork

The final decision is determined by the underwriter based on the information provided.

Employment Authorization Document (EAD)

We will consider an applicant with an Employment Authorization Document (EAD) if they can provide the below documents and otherwise meet our foreign national and visa holder guidelines.

- Copy of expired visa or
- Copy of I-797, notice of action/copy of I-797A form
- Copy of EAD
- Foreign travel questionnaire (except for Florida)
- Any other supporting paperwork

The final decision is determined by the underwriter based on the information provided.

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