

DPL Financial Partners

Marijuana Use Guidelines



Your medical information, lifestyle choices, and health history are significant in arriving at an informed decision on your health rating. Please note this list is not all-inclusive, but is a general guideline. Insurance carriers will have individual, specific guidelines and applications will be subject to full review. Please reach out to the Life Insurance team to confirm possible risk classification.

| Usage | Guidelines | Additional Considerations | Rate Class Available |
|---|--|---|---|
| Marijuana Cessation General Guidelines | Assumes no other drug, alcohol, excessive use or rehab history, with completion of drug questionnaire. | 12 months since last use of any kind | Best Class Non-Smoker rates available. |
| Current Marijuana Use Guidelines | Must have: <ul style="list-style-type: none"> Negative labs Admit to use on application No tobacco use based on rate class guidelines | <ul style="list-style-type: none"> Under 18: Decline Any medicinal use will be underwritten for the underlying condition the marijuana is being prescribed for. | <ul style="list-style-type: none"> Non-smoker rates possible. 1x/week: Preferred NS 2x/week or 8x/month: Standard Plus NS 3-4x/week or 12-16x/a month: Standard NS 4+x/week or >16x/month: Table 2 NS |
| Current Marijuana Use: Ingested | Assumes recreational use only, no history of drug/ETOH abuse, no ratable psychological history, and clean Motor Vehicle Report. | No more than once per day, over age 21. | <ul style="list-style-type: none"> Can obtain non-smoker rates. Edibles, used 16 days or less per month: Preferred Best Nonsmoker at best Edibles, used 16 days or more per month: Standard Non-smoker at best |
| CBD Oil | Assumes no other drug, alcohol, excessive use or rehab history, with completion of drug questionnaire. | Will underwrite for underlying cause of usage | Dependent on frequency, type, and condition being used for, best rate class available |
| Current Daily Marijuana Use | Assumes recreational use only, no history of drug/ETOH abuse, no ratable psychological history, and clean Motor Vehicle Report. | No more than once a day, over age 21 | Table 2 Non-Smoker Rates or higher |
| Marijuana Business/ Personal Coverage (inc. Hemp Farming) | Assumes no marijuana usage. | Strict individual consideration Please reach out if a case arises. | Can consider hemp industry. Can consider MRBs with restrictions. Premiums must be paid from non-MRB sources. |