

TOBACCO CLASSIFICATION GUIDE



Everything Insurance Should Be®

Non-smoking Tobacco

- Smokeless tobacco, chewing tobacco, dip, snuff
- Cigar
- Pipe
- Urine specimen may be positive for nicotine
- Tobacco use must be reported on initial application

Smoking Tobacco

- Cigarettes
- E-cigarettes, vape
- Hookah
- Nicotine substitute, such as gum, patch and others

Marijuana

- Smoking
- Edibles
- All other derivatives

Celebratory Cigar

- Eligible for Preferred Plus or Preferred classification
- Maximum of six cigars per year
- Urine specimen must be negative for nicotine

Underwriting Classes	Non-smoking Tobacco	Smoking Tobacco	Marijuana
Preferred Plus	No use for five years Celebratory cigar allowed	No use for five years	Not eligible
Preferred	No use for three years Celebratory cigar allowed	No use for three years	Not eligible
Standard Plus	Eligible	No use for one year	Not eligible
Standard NS	Eligible	No use for one year	Age 30 and older, up to 2 times per month*
Preferred SM	Not eligible	Eligible	Not eligible
Standard SM	Not eligible	Eligible	Age 18-29, up to 8 times per month Age 30 and older, 3-8 times per month

* Can be considered for up to Preferred Plus rates if use is no more than one time monthly and urine is negative.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to underwriting approval. Products and riders available in most states.

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Mailing Address: P.O. Box 145496, Cincinnati, OH 45250-5496.