**ALCOHOLISM LIFE INSURANCE**

Meta Description:

Life insurance policy covers available for alcoholic applicants.

Keywords:

Alcoholism life insurance, life insurance for alcoholism

Alcoholism as a medical condition:

What is the first thing that comes to your mind when you hear the term “alcoholism”? A disease? A medical condition?

Alcoholism is rarely considered a medical condition by the general public. It is often viewed with a stigma as a choice that most people get to make when it comes to how much they consume alcohol. It is often considered a taboo in many cultures, including New Age cults as well.

Medically, alcoholism is a type of alcohol use disorder where an individual is unable to exhibit control over their urge to consume alcohol, thereby leading to excess consumption of the substance.

They are often preoccupied with alcohol, and often go to the extent of consuming it even after it causes visible health problem in them. This can result in unsafe levels of alcohol present in the body, and is usually a result of binge-drinking large amounts of alcohol in a short amount of time.

Life insurance for alcoholism:

As viewed by insurance organizations, even a few drinks a week tend to add up to significant premium rates on standard life insurance policies.

Insurers tend to offer recovering alcoholics with alcoholism life insurance policies that have standard terms, as long as they do not breach the time period of alcohol dependency, before and after underwriting the policy.

They may get non-standard or even be declined by some if alcoholism tends to be a continuing problem for the applicant.

Insurers tend to be very specific when it comes to collecting the medical history of an alcoholic applicant. The most common answers they look for are the time and date of diagnosis of alcoholism, reasons behind alcohol abuse by the applicant, the amount of alcohol consumed by him or her, health issues (mental or medical) related to excess alcohol consumption, and the treatment undergone for alcoholism.

Alcoholism life insurance policies tend to be loaded by a certain percentage at the beginning of the term of the policy duration, albeit per-mille loading for such a policy is very unlikely by any insurance organization.

Certain exclusions may be added in tandem to your existing policy, thereby reducing the risk and securing your future financially and healthily. Get your alcoholism life insurance policy today.