**NO MEDICAL LIFE INSURANCE**

Meta Description:

An article explaining the workings of a no medical life insurance policy.

Keywords:

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What is no medical life insurance?:

A no-medical life insurance policy is a type of life insurance policy, among the many others. For this kind of policy, you will not be asked to get the results of a full medical exam with a physician before the insurer can decide if you are qualified for a cover plan.

It is often a common assumption that a complete medical examination is required before being qualified for a life insurance policy; but the truth is that under special conditions and situations, you can obtain a term protection plan without having to get scanned left and right.

How do I get no medical insurance?:

There are two major situations when it comes to obtaining a no medical life insurance. It is plausible to obtain one if either you pose to be a very low risk to the insurance organization, and are buying a guaranteed acceptance policy; or the other situation is when you buy a whole of life life insurance policy.

Either of the two ways mentioned above are guaranteed to bypass a medical exam before buying a life insurance policy.

What disqualifies me for a no medical policy?:

There are three ways to get disqualified from a no medical insurance policy.

Since people are very different from each other, insurers have very different criteria when it comes to deciding who qualifies for a no medical life insurance.

But the most common criteria among insurance organizations have been found to be your age – the older, the less of a chance to qualify; your health – a preexisting condition is a disqualification; and your lifestyle – less healthy or more dangerous, more chances to disqualify.

What about other life insurance policies?:

When it comes to buying an ordinary life insurance policy, insurers always have a few questions about your health to determine how big of a risk factor you pose to the organization. Depending on the initial impressions, further examination and discussion lead to constructing a life insurance policy.

If you feel the need to obtain life insurance without a medical examination, guaranteed acceptance and/or whole of life life insurance is the way to go.