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## \$ SAVING YOU TIME \$ MAKING YOU MONEY \$

#### **Obtaining a Preliminary Opinion for SPECIAL RISK**\_life insurance.

#### Questionnaires to obtain the most accurate Underwriting Opinion

#### Toll Free Phone: *877-564-1707* Fax Line: *308-632-8456*

# <sup>insurance</sup> Life <sup>A</sup> is important to us

Some types of health conditions that we may be able to help attain would include:

✓ Cancer

✓ Strokes

#### ✓ Heart Attacks

✓ Coronary Artery Disease

✓ Sleep Apnea

✓ Diabetes

✓ Drug/Alcohol History

✓ Hepatitis C

✓ Depression

✓ Obesity

✓ Other tobacco use

Call us for questionnaires on other Special Risks!! What do we need to know:

#### **CANCER**

**Date of Diagnosis** 

**Type of Cancer** 

Stage/Gleason Score

**Type of Treatment** (surgery, radiation, chemo)

**Date of Last Treatment** 

**PSA reading (Prostate)** 

Copy of the pathology report

Types of cancer that can be considered include: *Prostate, colon, skin and lung cancer* 

Offers can range from Temporary extra premium to permanent flat extra premium or Table rated to Decline

#### <u>Strokes</u>

Date (or Dates) stroke(s) occurred

**Date of Last Symptoms** 

**Residual Effects (weakness, vision or speech)** 

**Restriction of mobility** 

**Type of medication** 

**Results of carotid Ultrasound** 

### <u>Heart Attack / Coronary</u> <u>Artery Disease</u>

Age at time of event

How much muscle damage

**Current symptoms** (chest pain, shortness of breath, fatigue)

> What procedure (bypass surgery, stints)

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#### How many vessels involved

#### Date of last Stress Test and Doctor visit (results)

Lifestyle changes (Cholesterol, blood pressure, smoking, build & exercise)

### <u>Sleep Apnea</u>

When Diagnosed

Sleep Study Results (mild, moderate or severe)

Type of Treatment (Surgery, C-Pap, mouthpiece)

If C-Pap, (used every night?)

### **Diabetes**

#### Age of Diagnosis

**Controlled How (**Diet, Oral meds or insulin)

**Complications Neuropathy**(numbness in extremities)

#### **Vision Problems**

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Protein in urine(kidney problems)

#### Heart trouble

Hemoglobin A1c or Blood sugar readings (when)

### **Drug/Alcohol**

Type of drugs or alcohol

**Frequency and quantity** 

Usage changed in last 5 years

Treatment Inpatient/outpatient

> Voluntary How many times

Marital status, occupation and length of employment

#### **Obesity**

Current Build Change in past 12 months Parents build and ages

### <u>Hepatitis C</u>

#### When Diagnosed

How contracted (IV drugs, blood transfusion)

What tests completed

**Liver Biopsy** (inflammation, fibrosis or cirrhosis, pathology report)

**Treatment** Interferon, rebetron, peg-interferon When completed Successful?

### **Depression**

When Diagnosed

**Chronic or Situational** 

**Medications/Treatments** 

Hospitalization

Suicide Attempts/Disability

### **Other Tobacco**

**Type of Tobacco** Cigarette, cigar, pipe, chew or nicotine products

Past Tobacco Use

**Cigars** (not more than 12/year)

### **Lifestyle Credits**

**Define Exercise Program** 

Treadmill

**Dietary Improvements** 

**Good Family History** 

Call us for a questionnaire on these and other Special Risks!!