

Assurant Health Declinable Conditions

This is an illustrative list of the most common conditions that result in a decline. The list is not exhaustive and is subject to change.

A

AIDS

Alcohol Abuser (diagnosed, associated with other drug abuse, medical disease, three or more DWI's or more than one detox hospitalization)

Alzheimer's Disease

Amyotrophic Lateral Sclerosis (ALS)

Aneurysms

Angina

Ankylosing spondylitis

Aortic Insufficiency

Aortic Stenosis (if surgically repaired or valve replaced)

Aplastic Anemia

Arterial Embolism (clot)

Arterial Occlusion

Arteriosclerosis Obliterans (A.S.O.)

Arteriovenous Malformation (if multiple, large or located in a significant organ structure)

Atherosclerosis Obliterans

Atherosclerosis Thrombotic Disease

Atrial Fibrillation (chronic)

Autism (in child)

B

Bipolar Disorders

C

Cardiomyopathy

Cerebral Palsy (child or dependent adult)

Chronic Obstructive Pulmonary Disease (COPD)(less than 45 years old, smoker, underweight with associated respiratory disorders or older than 45 and severe form)

Cirrhosis of the liver

Coarctation of the Aorta (surgically corrected with complications)

Congestive Heart Failure (CHF)

Cor Pulmonale

Coronary Artery Disease (C.A.D.)

Coronary Heart Disease (C.H.D.)

Crohn's Disease

Curvature of the Spine (with pulmonary, cardiac or spinal cord involvement)

Cushing Syndrome (caused by bilateral adrenal hyperplasia or administration of steroids to treat another disorder)

Cystic Fibrosis

D

Dementia

Diabetes Mellitus - Insulin Dependent

Down Syndrome

Drug Abuse Illegal (current or past usage)

Drug Abuse Prescription (current or past usage)

E

Electroconvulsive Therapy

Esophageal Varices

F

Fabry Disease

Factor VIII or IX Deficiency

Fatty Liver (with complications, residuals or caused by alcoholism)

G

Gastric Bypass /Stapling

Gilles De La Tourette's Syndrome

H

Heart and/or Lung Transplants

Hemiplegia

Hemochromatosis

Hemophilia A or B

Hodgkin's Disease

Hydrocephalus (younger than age 20 or surgically corrected with complications or shunt procedure)

Hydronephrosis (bilateral or under age 20)

I

Idiopathic Thrombocytopenia Purpura (I.T.P.) (if present)
Ischemic Heart Disease

J

K

Kidney Transplant

L

Leukemia
Liver Transplant
Lou Gehrig's Disease
Lymphoma

M

Malignant Melanoma (Stage II or III, Clark Level III, IV or V)
Marfan's syndrome
Medullary Sponge Kidney (unilateral with history of infections or bilateral)
Mitral Insufficiency (if surgically repaired, annuloplasty or other valve repair)
Mitral Stenosis
Mixed Connective Tissue Disease
Multiple Myeloma
Multiple Sclerosis
Muscular Dystrophy
Myocardial Infarction (M.I.)
Myocardial Ischemia (M.I.)

N

Neurofibromatosis

O

P

Pacemakers
Pancreatitis (chronic with enzymes and medications)
Paralysis
Paranoid Disorder
Paraplegia
Parkinson's Disease
Peripheral Occlusive Arterial Disease (P.O.A.D.)
Personality Disorders
Pituitary Dwarfism
Pneumocystitis Carinii Pneumonia (P.C.P.)
Polio Myelitis (acute with loss of bladder or bowel control, requiring a wheel chair or marked respiratory impairment)
Premature Ventricular Contractions (if symptomatic and treated with encaid/encainide or tambacor)
Primary Pulmonary Hypertension
Pulmonary Heart Disease
Pulmonic Insufficiency
Pulmonic Stenosis (if surgery was recommended, surgically repaired or valve replaced)

Q

Quadraplegia

R**S**

Sarcoma
Schizo Affective Disorders (bipolar or depressive)
Schizophrenia
Scleroderma
Severe Childhood or Adolescent Disorders (including conduct and oppositional defiant disorder)
Sick Sinus Syndrome
Sickle Cell Anemia/Disease
Sleep Apnea (surgery suggested or advanced condition with cardiac or pulmonary complications)
Spina Bifida (severe or disabling, surgically corrected with recurrent symptoms or surgeries needed)
Stroke (indeterminate, ischemic)
Suicide attempt
Syndrome X
Systemic Lupus Erythematosus

T

- Tetrology of Fallot
- Thalassemia Major
- TIA
- Tourette's Syndrome
- Transient Ischemic Attack
- Transsexualism
- Tricuspid Insufficiency
- Tricuspid Stenosis
- Trisomy 21 Syndrome
- Turner's Syndrome (less than 25 years old or evidence of cardiovascular disease)

U

V

- Valve Replacement
- Ventricular Arrhythmias

W

X

Y

Z