

## Most Common Exclusion Riders

( Not all carriers allow exclusion riders )

1. Acne- with other prescriptions besides Accutane (Accutane usage is a decline)
2. Allergies- no smoking only injections and inhalers
3. Osteoarthritis
4. Asthma- non smokers depends on severity (acute attacks declined)
5. Scoliosis- depends on severity, a child is a decline
6. Sciatica- must be recovered for 2 years
7. Bell's Palsy
8. Breast Implants
9. Bronchitis- Present or recurrent (will only rider for a non smoker)
10. Irritable Bowel Syndrome
11. Deviated Nasal Septum
12. Diverticulitis
13. Diverticulosis
14. Hearing Impairment
15. Otitis Media- Under 3 episodes
16. Esophagitis
17. Fissure- unoperated
18. Fistula- unoperated
19. Gallbladder- inflammation or stones
20. GERD- Severe or chronic is a decline
21. Endometriosis
22. Ovarian Cyst
23. Pap Smear CIN I/II
24. Pelvic Inflammatory Disease
25. Rectocele, Cystocele, Urethrocele, Entrocele
26. Migraines- as long as there has been a complete evaluation into the cause
27. Hemorrhoids
28. Hernia- present
29. Hiatal Hernia- present
30. Hydrocele, Spermatocele, Varicocele- Unoperated
31. Kidney Stones- only unilateral, otherwise decline
32. Benign Prostate Hypertrophy
33. Prostatitis
34. Sexually Transmitted Diseases- as long as no episode in 2+ years otherwise declined
35. Eczema
36. Psoriasis
37. Sleep Apnea- as long as sleep studies are complete and CPAP machine has been Purchased
38. Sinusitis
39. TMJ (Lockjaw)- if present
40. Tonsillitis
41. Ulcers- 2-4 years one episode no bleeding or surgery otherwise declined
42. Urethral Stricture
43. Urge Incontinence- only if cause is known
44. Varicose Veins