

Find a life insurance quote that is affordable

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Smokers think that they cannot in most cases find a life insurance quote that is affordable. But it is far from true; there is affordable life insurance quote for every kind of people, irrespective of age, gender and occupation. It is true that the rates vary, but the false notion is that the rates could be sky high. It is possible to find a right life insurance quote for everyone.

With a majority of the population being smokers, it had necessitated the life insurance companies to come out with workable life insurance quote for smokers. The comparison shopping for the best of the rates is not ruled out for smokers. Though there are smoker life insurance quote offered for every budget, every age, every gender and every profession you must watch for the low rates as the underwriting charges can vary between companies.

There is a difference in quote between light smokers, moderate smokers and heavy smokers. Some companies offer discounts for smokers who quit after due medical certification are produced for quitting. There is a difference in life insurance quote between light smokers, moderate smokers and heavy smokers with chronic diseases like diabetes, cholesterol and other conditions against those who are health and fit without any disease condition despite chain smoking.

Smokers have varied choice to choose between whole life insurance policies and between term life policies. However for most smokers it would be difficult to find policies without medical examination. The insurance companies would decide the life insurance quote after performing a series of medical lab tests ranging from blood tests, urine tests, diabetes, hypertension, cholesterol, stroke etcetera.

Alcohol consumption can also bring in a lot of variation in your rates. Similar to smoking there are variable rates applicable for light drinkers, heavy drinkers and chronic drinkers.

Obesity can also influence the price of your life insurance quote as obese people are considered to be at high risk for many diseases. In short we can say that the healthier and the best of lifestyles you have the best rate you can find with life insurance quote from any company.

The poorer your lifestyle and health factor is the more would be the cost of a life insurance quote. Both alcohol withdrawal and smoking cessation can help you rewrite your coverage value for low premiums. The comfort of getting a good life insurance quote is dependent upon how responsible you are in taking care of yourself.