High-Risk Conditions

Description

High-Risk Conditions

1. Home

A medical condition shouldnâ??t stand between you and financial protection. Whether youâ??re managing diabetes, high blood pressure, heart disease, obesity, or are in remission from cancer â?? weâ??re here to help you get the life insurance you deserve.

At Pretty Penny Capital, we specialize in **high-risk life insurance** and **coverage for pre-existing conditions**. Our team works with top-rated carriers who understand real life â?? and real health concerns.

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Why Choose Us for High-Risk Life Insurance?

1. No Automatic Denials

We partner with insurance providers who welcome applicants with conditions like diabetes, HIV, COPD, obesity, and more. Your application deserves a fair review.

2. Living Benefits

Access part of your coverage early if youâ??re diagnosed with a qualifying serious illness like a heart attack, stroke, or cancer recurrence.

3. Flexible Plan Options

We offer term life, whole life, and guaranteed issue policies tailored to your unique health profile and budget.

4. Compassionate Guidance

No pressure. No confusion. Just clear answers and supportive adviceâ??every step of the way.

Common Conditions We Cover

Health challenges shouldnâ??t prevent you from securing life insurance. At Pretty Penny Capital, we believe that everyone deserves access to protectionâ??regardless of their medical history. If youâ??ve been denied coverage in the past due to a health issue, youâ??re not aloneâ??and weâ??re here to help.

Fast & Easy Process

Our fast and easy process ensures quick policy setup

24/7 Supports

Get round-the-clock support for all your insurance needs

We specialize in working with individuals who face unique health situations. Our network of trusted insurance partners offers solutions tailored to high-risk profiles, so you can get the peace of mind you deserve.

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- Diabetes (Type 1 and Type 2)
- High blood pressure and hypertension
- Obesity and high BMI
- HIV and other immune conditions
- COPD and manageable respiratory conditions
- Cancer survivors in remission
- Heart disease and history of stroke
- Chronic kidney disease (CKD)

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FAQS

Frequently asked questions

Can I really get life insurance if I have a pre-existing condition?

Yes, you can. Many of our clients have conditions like diabetes, high blood pressure, heart disease, or obesity. We work with carriers that specialize in high-risk applicants and offer real coverageâ??even if youâ??ve been denied before.

Will my premiums be higher because of my condition?

Premiums can vary based on your health, age, and the type of policy, but we work hard to find the most affordable options available to you. Our goal is to match you with coverage that fits both your needs and your budget.

What if Iâ??ve already been turned down for life insurance?

Thatâ??s okay. Many of our clients come to us after being denied elsewhere. We partner with insurers who offer guaranteed issue or simplified issue policiesâ??no medical exam required in some cases.

Do I need to take a medical exam to apply?

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Not always. Some policies, especially **guaranteed issue** or **simplified issue** plans, donâ??t require a medical exam. Weâ??ll guide you to the best option based on your health and preferences.

How do I get started?

Just fill out our quick quote form or contact us for a free consultation. Weâ??ll review your situation, explain your options, and walk you through the processâ??no pressure, no confusion.

Have More Questions?

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