High Five

A high-level overview of key life insurance impacts due to the legalisation of cannabis.

> **Cannabis is** now legal to have, hold... and even grow in private in South Africa.

Application

Along with alcohol and tobacco, application forms may need to have a separate question for cannabis use.

Underwriting

Differentiate between recreational and medical use. Need to understand how drug is used and with what other substances.



Product & Policy

Review policy exclusions and product features.

Claims

Potential for more accidental death and disability claims. **Psychotic disorders** triggered by cannabis: what does the policy say? **Consider impact on** treatment clauses. Where used medically, people may not be able to work due to side effects.

Legal Full legalisation by 2020; expect laws to be amended to follow.



