

drug overdoses since the year 2000. Over 1,500 deaths per week are due to some type of opioid, as calculated by the National Center for Health Statistics.

Fentanyl is a synthetic opioid which can be 50 to 100 times more potent than morphine. As little as two milligrams can be lethal, and many illegal pills contain as much as five milligrams. There is no way for the user to tell what is in illicit pills, powder, or liquid. According to the Drug Enforcement Agency (DEA), fentanyl is involved in more deaths for Americans under the age of 50 than any other cause. United States Customs and Border protection seized over 412,000 pounds of contraband drugs in the first six months of 2023, including 22,000 pounds of fentanyl.

The COVID-19 pandemic contributed to a marked increase in overdose deaths. The isolation of the lockdowns meant less access to mental health care, drug treatment, and prevention resources (nih.org). Anxiety, depression, economic uncertainty, and loneliness led to increased drug use. Supply chain disruptions impacted availability of many prescription drugs. Fentanyl was cheaper and more readily available than heroin. Telehealth use grew which physicians advise is a

death. Typical exceptions include death during the early years of the policy: the contestability period. Benefits may be denied if the insured lied about drug use on the application. It may be surprising that intentional overdoses after this period are often covered. There is usually no suicide exception.

For automobile and trucking insurance, driving under the influence of drugs, which is an illegal act, could mean denial of a claim or reduction in the amount paid, in the event of an accident. Coverage could be terminated or nonrenewed, and premiums will likely increase due to the higher risk. From a liability perspective, there might not be coverage for anyone causing damage or injury while under the influence of illegal drugs. For example, a forklift operator runs into a wall damaging it, or a homeowner's son throws rocks through the neighbor's window. Business use of other structures on a homeowners policy is excluded. If homeowners are operating a meth lab in their detached garage and it causes an explosion, coverage can be denied.

Illegal drug use impacts all of us. Helping clients understand the problem, as well as how to lessen the effect, is another sign of the true insurance professional.