**EPILEPSY AND LIFE INSURANCE**

Meta Description: An article that covers the life insurance policies available for applicants diagnosed with epilepsy.

Keywords:

Epilepsy, life insurance, epileptic applicant, diagnosed with epilepsy, special insurance for epileptic

What is epilepsy?

Epilepsy, according to MayoClinic – a reputable site for medical diagnoses – is a neurological disorder in which brain activity becomes abnormal, causing seizures or periods of unusual behavior, sensations, and seldom, loss of awareness. It is a fairly common condition that focuses its attack on the central nervous system. One of the most visible and recognizable symptoms of epilepsy is epileptic seizures (informally termed as epileptic fits).

Several reasons, including low blood sugar and head trauma, can be causes for such seizures. Epilepsy is said to affect approximately sixty five million people around the world. In the UK, it is seen to affect one in every hundred people on average – while only one in every two hundred children are diagnosed with epilepsy, almost twenty five percent of population aged more than sixty-five have this condition.

Life Insurance for Epileptics:

It does not automatically imply that epileptics do not get approved for life insurance policies. While it is common to receive plans with high premium rates, asymptomatic epileptic applicants can apply for life insurance at standard rates, depending on the insurance company.

One of the more common ways for an insurer to evaluate an epileptic applicant is by a medical exam. Fairly common, this exam involves recording your medical and family history, including your lifestyle and lifestyle habits (such as smoking, drinking alcohol, etc.). The doctor in charge is required to determine your overall health of your organs, and may require various tests in order to do so. By evaluating each factor strenuously, the underwriter calculates and determines your policy’s premium rate.

Does special insurance for epileptic patients exist?

In a way, yes. While those are not available with that name, life insurances customized to an epileptic patient are, ipso facto, a special insurance. Epilepsy is known to shorten the patient’s lifespan from two to ten years, and as such, a life insurance’s benefits easily outweigh its rates when it comes to applicants diagnosed with epilepsy.