**HIGH CHOLESTEROL VERSUS LIFE INSURANCE**

Meta Description:

Life insurance policy covers available for patients diagnosed with high cholesterol.

Keywords:

life insurance for high cholesterol, high cholesterol versus life insurance, high cholesterol life insurance

Cholesterol and high cholesterol:

Cholesterol is found in all the cells in your body. It requires the waxy substance to make hormones, vitamin D, and other stuff that helps you digest whatever is being ingested. The body is self-sufficient when it comes to producing cholesterol.

High cholesterol is defined as the situation when the body contains too much cholesterol. It can combine with other substances in your blood to form plaque that stick to your arteries. This build up of plaque is called atherosclerosis and can lead to coronary heart disease.

Apart from that, high cholesterol is harmful to the body in general, as it is a precursor for various harmful (and maybe even fatal) diseases to the body.

Various causes of cholesterol include unhealthy eating habits, lack of physical activity, and smoking; smoking is the leading cause of lowering of high density lipoprotein cholesterol – also called good cholesterol. Various factors increase your risk of high cholesterol, including age, heredity, weight, and race.

Life insurance for high cholesterol:

Applicants with high cholesterol are required to answer a few medical history questions in order to qualify for life insurance. These may or may not include the time and date of diagnosis, treatment and medication methods, total cholesterol and high density lipoprotein levels, body mass index, and development of other related conditions.

While the policies may not be as cheap as standard life insurance policies, they are not necessarily very high either. The premium rates for high cholesterol life insurance depends upon the sum assured, term of cover, and the type of policy being chosen by you as well.

High cholesterol is considered to be a fairly risky diagnosis to carry around; while it is not harmful on its own, it can prove to be very harmful in the long run, as it is considered a precursor to various cardiac and hepatic diseases, which increase the risk of death significantly.

Hence, while high cholesterol life insurance may not be as cheap, it is as essential – if not more – as standard life insurance policies.

And because of that, we believe you should also purchase one as soon as possible.