**STRESS LIFE INSURANCE**

Description:

An article about life insurance for patients diagnosed with stress.

Keywords:

stress life insurance, life insurance for stress

Stress:

Stress is commonly defined to be a feeling of emotional or physical tension. It can be caused by any number of events that induce feelings of frustration, anger, and nervousness in the person affected.

Stress is the body’s reaction to a demand or a challenge set by external events. In short bursts, stress has been known to cause positive outbursts, helping you in almost all cases.

When it becomes chronic, stress can be harmful for your health. Unlike acute stress, chronic stress lasts longer and can be caused when in the middle of any number of life crises.

The human body adapts to chronic stress to mask it, but continues to deteriorate. Signs and symptoms of stress include forgetfulness, lack of focus, stiff jaw or neck, diarrhoea, trouble sleeping, weight loss or gain, etc.

Life insurance for stress:

Chronic stress is a gateway disease that can lead to many health problems such as heart disease, obesity, diabetes, depression, anxiety, sexual problems, high blood pressure, skin problems such as acne or eczema, and menstrual problems in women.

Stress has also been linked to arthritis, insomnia, asthma, strokes, psoriasis, irritable bowel syndrome, and gastro-oesophageal reflux disease.

Given such a volatile and risky disease, stress life insurance is mostly available at standardized terms, if your condition has been well-controlled for a significant period of time.

Insurers will want to inquire more about the disorder, such as its longevity, medication and treatment history, therapy requirement, recent changes in stress levels, time since last visible bout of stress.

Recent acts of self-harm or hospitalization may lead to the insurer offering life insurance for stress at non-standard terms and premium rates, usually with a slight increase in their premium loading.

To understand the full extent of your condition, the insurer will require a health report from your general physician,