**STROKE VERSUS LIFE INSURANCE**

Meta Description:

Life insurance policy covers available for applicants with a history of stroke.

Keywords:

life insurance for stroke, stroke versus life insurance, life insurance for post-stroke

The basics of strokes:

As defined by various reputable medical sites, strokes occur due to blood supply being cut off, interrupted, or reduced en route to your brain, preventing brain tissue for obtaining the required oxygen and nutrients to function properly.

Since brain cells begin to die within minutes of oxygen deprivation, it is considered a serious medical emergency, and prompt treatment is crucial.

Pay particular attention to when symptoms begin; treatment options are most effective sooner than later, and the risk of it leading to a permanent disability is minimal. Common signs and symptoms of a stroke includes trouble communicating with other people, paralysis or numbness in various body parts, vision problems, headaches, and trouble maintaining motor balance.

Life insurance for stroke-diagnosed patients :

Having a stroke is a fearful experience. Losing control of facial muscles, limbs, and/or speech is no joke. Irrespective of whether you are in the pre-stroke stage, or post-stroke recovery, life insurance is there to take care of your financial burdens.

When it comes to underwriting a policy for stroke-diagnosed applicants, insurers have a lot of medical history questions to ask, some of them being

1. Your history with stroke specifically, and general health conditions
2. The time and duration of the stroke, and the type (full, or TIA)
3. Cause of the stroke, and elongated symptom experiences

Life insurance for post-stroke applicants is certainly an available policy. Strokes on their own are not disqualifying criteria for being denied life insurance. Depending on the cause of the stroke, you have a good chance of obtaining a cover plan at standard rates – it is higher if the cause is found to be an external body.

In other cases, assuming the stroke was found to be medically mild, with minimal complications, a small amount of excess premium rate may be loaded along with the standardized policy to cover for the increase in risk for post-stroke applicants.

While all of this is feasible, the chances of obtaining a life insurance cover reduce significantly if you are found to be aged under forty – but that should not put you off from trying to obtain one anyway.