

# Heart Attack

## Why are we concerned?

A heart attack is where the blood flow through the heart vessels is blocked. The heart muscle becomes starved of oxygen and is permanently damaged as a result.

The prognosis depends on how much of the heart is affected. More extensive damage means the heart is weaker, and this can lead to heart failure. Having one heart attack increases the probability of having another, with the risk of further impairment.

## What terms can we offer?

We are unable to offer cover for critical illness and disability benefits.

We will be unable to offer life cover if the applicant is a smoker, has had a stroke/TIA, has diabetes, has had more than one heart attack, or is experiencing frequent angina symptoms.

We will not offer any cover for 6 months following a heart attack.

We are unable to offer cover to applicants diagnosed at age 40 or under.

Applicants aged 41 - 45 - terms may be available following a minor heart attack but for most we will be unable to offer cover.

Applicants aged 45 - 70 - basic terms range depending on the customer's age when they apply and the type of heart attack they had.

We then make adjustments to the rating according to the part of the heart affected and the extent of the damage, using information from ECGs, echocardiograms and other tests. We will get this information from the customer's GP.

### Life Cover



- terms depend on age, severity of heart damage, and whether there are other related risk factors



### Critical Illness

- unable to offer cover



### IP/TPD/WOP

- unable to offer cover



### Global Treatment

We are unable to offer cover for Global Treatment



### Is medical evidence required?

To make a final decision we will need information about the type of heart attack, extent of damage, and the result of recent cardiac investigations which we will get from a doctor's report. We will only get a report if there is a reasonable chance of offering terms.