



EPILEPSY & The Facts

Life Insurance and Epilepsy

Why is it difficult for people with epilepsy to obtain life insurance?

People with epilepsy often find it difficult to obtain life insurance at an affordable price. Epilepsy is currently viewed by the life insurance industry as a “substandard high risk” medical condition. For this reason, insurers may demand higher premiums or may decline your application.

Why should I consider life insurance?

Life insurance is one way to provide financial security for you, your dependents, or business and can serve many purposes. Insurance proceeds may replace income, or cover funeral expenses, personal or business debts, estate taxes or medical bills. It can also help you build a savings, investment, or retirement fund and provide a financial cushion for your beneficiaries.

TIP: If you have been recently diagnosed, wait two years before applying so that your seizure pattern is clearly established.

What should I look for when purchasing life insurance?

Once you have decided to purchase life insurance, consider the following:

- Look for an agent/broker who has the experience and facilities to survey the entire life insurance market for the most competitive policy rates for the coverage you want.
- Shop around for a reputable and financially-sound company.
- How much life insurance should I buy and when?

This is totally up to you, although you may want to keep these tips in mind:

TIP: Apply for as much life insurance as you can afford. It may not be possible to obtain additional coverage later in life.

TIP: Apply for life insurance or additional insurance when good seizure control has been achieved for a minimum of two years physical and emotional balance. Acupuncture has been used in patients with epilepsy with mixed results.



What should my life insurance application include?

The application provides the insurer with information on your current health and medical history. Should the application fail to ask you for specific information related to your epilepsy, be sure to inform your agent or broker about the specifics of your condition:

- Type of seizures experienced (tonic-clonic/grand mal, complex partial, simple partial/focal, absence, etc.).
- Onset of your seizures.
- Frequency of your seizures.
- Duration of your seizures.
- Medications: dosages and frequency.
- Doctors who are monitoring your condition - be sure to note any specialists.
- Lifestyle information (e.g. high-risk activities) may also be relevant.

It is very important to give detailed information about your epilepsy, as every situation is unique. Severity, type of seizure, frequency and duration all vary from person to person and over the course of your life.

Detailed information will help the insurer understand your individual situation and will promote a well-informed decision regarding your policy and premium.

Should I discuss my epilepsy with my agent or broker?

Be sure to discuss your epilepsy with your agent/broker as he or she will know what information is important to the insurers. They may also add comments to the application which accurately reflect your personal experience with the disorder.

Once the application has been completed, ensure the agent/broker circulates it on a trial basis to various insurers to obtain the best comments and offers.

How honest should I be?

Remember, your life insurance is a legal document and your signature commits you to everything in it. Complete your application fully and honestly – omissions or lies will make your policy invalid. If an agent fills out the application for you, reread the form for accuracy and completeness. As with any contract, it is your responsibility to read and understand it fully. (Source: Ontario Insurance Commission, Plain Talk: Life Insurance)

What if my application for life insurance is denied?

If your application is denied ... don't give up!!!

- You have the right to know the reasons for denial and the appropriate time to re-apply for coverage.
- Ask the insurance company to provide the reasons in writing.
- If you are not satisfied with the response, you may file a complaint with the Ontario Insurance Commission.
- If all else fails, re-apply after two or more years. Your seizure disorder may improve, making you a better candidate for coverage. Discuss this option with your agent/broker.

What happens if I fail to pay my premiums?

- An important reminder: Always keep your policy(s) in good standing and avoid lapses in payment. Think twice before canceling any policy. It may be difficult to obtain coverage later.

Where can I get additional information?

MIB (Medical Information Bureau)
330 University Avenue
Toronto ON M5G 1R7
Tel: (416) 597-0590

The Medical Information Bureau, Inc. is a non-profit organization of member life insurance companies maintaining medical information recorded on insurance applications throughout North America. The Bureau assists in the exchange of information among insurers to help prevent omissions or concealment of health information relevant to the question of insurability. Make sure the MIB has the correct information about your epilepsy by asking to see your file and revising it if necessary.

Canadian Life and Health Insurance Association
1 Queen Street East, Suite 1710
Toronto ON M5C 2X9
Tel: (416) 777-2344 [Local]
Tel: 1-800-268-8099 [anywhere in Canada]

As the insurance industry's trade association, CLHIA strives to educate the public by developing a wide range of information and educational resources for the consumer.

Ontario Insurance Commission
5160 Yonge Street, 15th Floor/Box 85
North York ON M2N 6L9
Tel: (416) 250-6750 [Local]
Tel: 1-800-668-0128 [anywhere in Canada]

The OIC acts as an insurance regulator and performs a number of key functions. Complaints may be filed with the Ontario Insurance Commission if you feel that your application was handled unfairly. General information is available in the form of pamphlets.