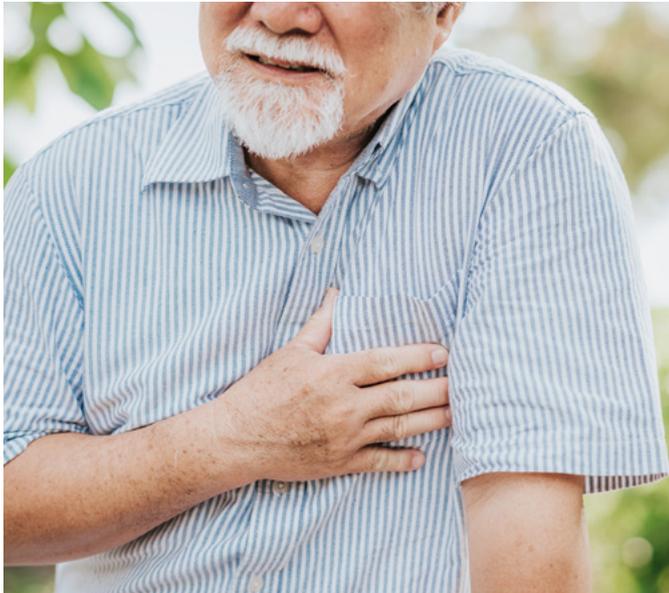




# Spotlight on heart disease

We take a closer look at this condition including the underwriting implications for affected customers.



## What is heart disease?

Heart disease occurs when the flow of oxygen-rich blood to the heart muscle is blocked or reduced. This leads to an increased strain on the heart.

Heart disease is also known as cardiovascular disease (CVD) which is an umbrella term used for several conditions relating to the heart and circulation, including:

- heart attack;
- angina;
- blocked arteries;
- cardiomyopathy, and
- cardiac arrest.

Keeping your heart healthy, whatever your age, is the most important thing you can do to reduce the risks of CVD.

## Symptoms

The symptoms of heart disease can vary from one person to another. You should never ignore them - seek medical advice immediately.

## Key statistics

More than **7 million people in the UK** are living with cardiovascular disease.<sup>1</sup>



Each year cardiovascular disease causes **28% of all deaths** in the UK. That's nearly **170,000 deaths** each year.<sup>1</sup>

Every five minutes someone in the UK will:

- ⌚ be hospitalised after a heart attack, and
- ⌚ have a stroke.<sup>1</sup>



Heart-related illness accounted for **19% of Aegon's critical illness claims** paid in 2018.<sup>2</sup>

Sources:

1 British Heart Foundation, UK factsheet, April 2019

2 Aegon critical illness claims, 2018

Symptoms can include:

- chest pain or discomfort, which may spread to the arms, neck, jaw, stomach or back;
- a dull pain, ache or 'heavy' feeling in the chest;
- chest pain or discomfort which feels like indigestion that makes you feel generally unwell, or
- feeling sick, sweaty, breathless, lightheaded, dizzy or generally unwell.

## Heart-related critical illness conditions

Critical illness protection covers many of the main heart conditions and treatments.

Condition	Description
Heart attack	A heart attack occurs when an artery within your heart becomes blocked, starving the heart of blood and oxygen and causing damage to the heart muscle. It's also sometimes referred to as acute coronary syndrome or myocardial infarction (MI).
Cardiac arrest	A cardiac arrest is when your heart stops pumping blood around the body, leading to unconsciousness. A defibrillator is often needed to restore your pulse and normal heart rhythm.
Cardiomyopathy	Cardiomyopathy is a disease of the heart muscle. It's been linked to an unhealthy lifestyle, underlying medical conditions and can also be inherited. It affects the size and shape of the heart and can affect the way the electrical system makes the heartbeat.
Coronary artery bypass surgery	If one or more of your arteries become blocked you could suffer from angina or a heart attack. Coronary artery bypass surgery involves a surgeon grafting around the blockage using a length of alternative blood vessel. The aim of the bypass is to restore the flow of oxygenated blood.
Heart valve replacement	There are four valves in the heart that open and close as part of the hearts normal pumping action. When they become diseased, they can reduce the hearts performance by not opening fully or by not closing properly. Valve surgery may repair the diseased valve, or replace it with a new synthetic or animal tissue one.
Aorta graft surgery	The aorta is the largest artery in the body that carries blood from the heart to various parts of the body. Surgery might be required if the aorta becomes diseased, or is damaged during an accident.
Open heart surgery	Open heart surgery is when the chest is opened and surgery is carried out on the heart muscle, valves, arteries, or other parts of the heart (such as the aorta).

## Risk factors

Risk factors are conditions or habits that make a person more likely to develop a condition or disease. Certain risk factors can't be changed, for example if you have a family history of heart disease or just the fact that you're growing older. But there are some that can be controlled:

- your weight and body shape;
- amount of physical exercise you do;
- how much you smoke;
- your blood pressure and cholesterol, and
- diabetes.

## Underwriting heart disease

If you haven't suffered from heart problems when you apply for life and/or critical illness cover, an underwriter will consider the overall risk of you suffering from this in the future. Like the medical profession, they'll consider all the risk factors mentioned opposite. One risk factor on its own isn't normally a concern, but two or three together increase the risk and can result in increased policy payments. For example, a healthy individual who has raised blood pressure that they've had under control with treatment for the last six months will make standard policy payments. Whereas an overweight individual who smokes and has raised blood pressure despite treatment is a greater risk, so we'd offer rated terms, which means their policy payments will be higher for both life and critical illness cover.



If you've already been diagnosed with heart disease, critical illness cover is generally unavailable. We'll consider offering you rated terms for life cover, depending on:

- the condition you've been diagnosed with;
- the age you were diagnosed;
- your age now, and
- how successful treatment has been.

If you'd like guidance on whether we can consider providing cover, you can call our pre-submission underwriting helpline on 03457 83 54 73.

## Find out more

Finding out you, or a loved one, has a heart condition can be a worrying time for all involved. Your doctor can provide you with information and support or you can contact the [British Heart Foundation](#).



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