



EVERY FIVE MINUTES
SOMEONE IN THE UK
WILL HAVE A STROKE

EVERY YEAR OVER
400 CHILDREN HAVE A
STROKE – THAT’S MORE
THAN ONE EVERY DAY

STROKE – COVER WITH YOUR WELLBEING IN MIND

Series 10 from 23 July 2018



OLD MUTUAL
WEALTH

STROKE – COVER WITH YOUR WELLBEING IN MIND

Most people would probably associate strokes with old age, but one in four occurs in people of working age. Whilst the risk does increase with age, it also increases with high blood pressure, being overweight and smoking and drinking too much.

The good news is that the risk can be greatly reduced simply by living a healthy lifestyle – although, of course, there are people who suffer from strokes with no lifestyle factors attached.

You'll want to be reassured that should you be affected by a stroke you have the right cover and the necessary support in place to help you get through it.



IN 2017
WE PAID OUT OVER



£2.2m

TO CUSTOMERS WHO
HAD A STROKE²

YOU MAY WANT TO CONSIDER:

- how you'd finance extended time off work or the cost of any rehabilitation or adaptations to your home to aid your recovery
- the impact of long-term sickness if you have your own business
- where you would go to for expert advice and support, to help you get better as quickly as possible
- the financial pressures you may face should your child become ill – such as taking unpaid time off work and additional travel and hospital parking costs.

This document gives you an insight into strokes and associated conditions, and how our critical illness cover can support you financially, practically and emotionally, should you need to make a claim.

WHAT IS A STROKE?

When the blood supply to the brain is cut off, cells in the brain become damaged or die. This is known as a stroke. The effects of the damage can be both physical, such as weakness in the arms and legs and problems with speech and vision, and mental, changing the way you think and feel.



The majority of strokes are 'ischaemic'; caused by blockages which prevent blood flow to the brain. The blockages can be due to blood clots or fatty deposits.



The other main type of stroke is 'haemorrhagic'; when blood vessels burst in or on the surface of the brain. These are much less common but are normally more severe and carry a greater risk of fatality.

CONTRIBUTORY FACTORS

Contributory factors are sometimes out of our control, such as a heart condition or blood disease. But many factors that increase the risk of a stroke can be controlled. These include:

- Smoking
- Alcohol consumption
- Lack of exercise
- Being overweight
- High blood pressure
- High cholesterol

STROKE OR TIA

As well as the term 'stroke', you may hear the term 'TIA', or transient ischaemic attack, being used. TIAs are also referred to as 'mini strokes'.

Strokes and TIAs are actually the same, however the symptoms of a TIA last for less than 24 hours after which the patient returns to normal.

Although there is an increased risk of a full stroke after a TIA, because the symptoms are so short lived they are not covered by the majority of critical illness policies.

OTHER STROKES

Spinal strokes

As the name suggests this type of stroke occurs in the spine rather than the brain. It's also caused by a lack of blood due to a blockage or a burst vessel (haemorrhage) which causes damage to spine tissue. This damage prevents the nerves in the spine from working properly causing weakness in the legs, pain in the lower body and sometimes bladder or bowel problems.

Eye stroke

Eye stroke is the common name for a central retinal artery or vein occlusion. This is a blockage (occlusion) or haemorrhage that prevents adequate blood flow to the eye. The damage caused as a result can lead to distorted or decreased vision or even blindness.

FACTS AND FIGURES



Every five minutes someone in the UK will have a stroke¹



There are **over 1.2 million** survivors of stroke living in the UK¹



One third of people experience depression after a stroke¹



45% feel abandoned after they leave hospital¹



Two thirds of stroke sufferers return home to live independently or with some support¹



Every year **over 400 children** have a stroke – that's more than one every day¹

¹ Stroke association, state of the nation stroke statistics – Feb 2018

WHY PROTECT FROM OLD MUTUAL WEALTH?

WE PROVIDE COMPREHENSIVE COVER AS STANDARD

A stroke of any sort can have a devastating impact on both your physical and mental wellbeing.

That's why our comprehensive cover comes as standard with all new policies to provide you and your family with a lump sum to help pay for bills or treatment and care costs, plus the support of a trained nurse to help with the practicalities of life after a stroke.

FULL PAYMENT OF YOUR COVER

We pay out the full amount of cover for a stroke or a spinal stroke.

In both cases the symptoms do not have to be permanent. We will pay as long as:

- a scan provides definite evidence of tissue damage or a haemorrhage, and
- symptoms last at least 24 hours.

ADDITIONAL PAYMENTS OF UP TO £25,000

Eye strokes have less of an impact than other types of stroke. We pay up to a maximum of £25,000, or 25% of your cover if lower, without reducing the full amount of your cover.

CHILDREN'S COVER

You also have the peace of mind that your children are automatically covered, from birth to their 22nd birthday, for the same conditions as adults.

While much less common in children, strokes still affect at least one child every day.

Strokes in new born babies (up to 28 days old) are normally caused by a blood clot from the placenta travelling to the brain.

Most strokes in children older than 28 days are caused by pre-existing conditions such as congenital heart disease or trauma, infectious disease or problems with arteries.

Although money will never take away the worry of your child being unwell, it can help with the financial pressures such as having to take unpaid time off work to look after your child, or the additional travel and hospital parking costs.

You can find the full details of our children's cover in our 'Guide to the illnesses covered'.

EXTRA SUPPORT



Our Protect critical illness policy includes a range of additional benefits as standard and at no additional cost. Two in particular could help if you are diagnosed with a stroke.

THERE FOR YOU

Our There for You service can provide the kind of support that you may not get as part of your treatment by connecting you with a RedArc specialist nurse adviser. They have the time to listen when you need some support and have the knowledge to answer your questions and help you prepare for what lies ahead. You will receive one-on-one ongoing support with the same nurse adviser for as long as required.

The RedArc nurse adviser can:

- listen to your problems and provide emotional support if you are feeling depressed or abandoned
- arrange physical or speech therapy to help with the symptoms of a stroke
- create a plan to help you cope after leaving hospital
- help you get the most out of support services and charities in your area
- arrange for any special equipment you may need while you are recovering

A stroke can also affect your immediate family, so if they need some support, your nurse adviser can help and advise them too.



A FINANCIAL BOOST

Our Additional Care Benefit can give you an additional financial boost if an illness, such as a stroke, leaves you with permanent physical symptoms. It pays up to £50,000 in addition to the amount of your cover and could be used to cover the cost of professional care, alterations to your home or to help cover lost income.

Claims for a permanent disability can be made up to two years after you make a claim for a stroke.

YOU CAN FIND THE FULL DETAILS OF
WHAT'S COVERED IN OUR GUIDE TO
THE ILLNESSES COVERED.

Speak to your financial adviser to find out more about
the wide range of illnesses covered by a Protect critical
illness policy or visit

[https://www.oldmutualwealth.co.uk/
products-and-investments/life-insurance/
protect-critical-illness-cover/](https://www.oldmutualwealth.co.uk/products-and-investments/life-insurance/protect-critical-illness-cover/)



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