

## Seizures / Epilepsy

Epilepsy can be considered as a family of disorders. The most common characteristic is abnormal nerve cell activity in the brain.

tumor, lead poisoning, genetic conditions, or severe infections like meningitis or encephalitis. In over 70 percent of cases no cause for epilepsy is identified. About 1 percent of the world population, or over 2 million people, are diagnosed with epilepsy. There are several different types of seizure disorders which make classifying this disorder quite difficult.

Broadly speaking, seizures are classified as either generalized or partial. When a proposed insured has a generalized seizure both sides of the brain are involved in the seizure activity while partial seizures begin locally and usually remain limited to a part of the cerebral cortex.

There are two main types of generalized seizures:

1. Tonic-clonic (grand mal)
2. Absence (petit mal)

With tonic-clonic seizures, the person has an abrupt loss of consciousness followed by convulsive movements of the body. Following the convulsions there is a period of impaired consciousness. The principal feature of the generalized absence epilepsy is a momentary loss of consciousness and there are no convulsions.

With partial epilepsies there are two basic forms:

1. Simple
2. Complex

Simple seizures involve a single part of the body or one sense while maintaining consciousness. This would include focal motor (also known as Jacksonian) and focal sensory types. Complex partial seizures arise from the temporal lobe and causes changes in behavior, sensation and movement in a variety of combinations. Sometimes partial seizures can spread quickly to deeper parts of the brain and this could result in a generalized seizure.

Usually epilepsy can be treated with medication and sometimes the person may be able to be taken off of the medication if he/she is symptom free for several years.

When underwriting, it is imperative that the underwriter knows when the last seizure was, frequency, time of occurrence, does the proposed insured have a driving license and so on. The best way to know all about this would be to obtain all the medical records from the client's physician. A rate of Standard to Rated or even Decline (in some very severe cases) is possible.

Please see the questionnaire.