

UNDERWRITING: Encephalitis

What is Encephalitis?

Encephalitis means an "inflammation of the brain," caused by a virus.

Acute Viral Encephalitis is caused by a direct viral attack by the virus upon the brain itself.

Post Infectious Encephalitis is an autoimmune condition wherein the body's immune system attacks the brain following a viral infection elsewhere in the body.

Many different viruses can cause Encephalitis.

One of the most dangerous is Herpes Simplex, the same virus that causes cold sores, is fatal in 50% of cases, fortunately it is extremely rare. Some forms of encephalitis such as West Nile are transmitted by insects. Other milder forms can follow or accompany childhood illnesses such as mumps, measles, chicken pox, or rubella. Encephalitis can also result from a bacterial infection such as meningitis, rabies, listeriosis, or syphilis.

Those with a weakened immune system from AIDS or cancer are also at risk from encephalitis.

What are the symptoms of Encephalitis?

Mild Cases - Fever, Headache, Poor Appetite, Loss of Energy, a General Feeling of Not Being Well.

Severe Cases - High fever, severe headache, nausea, vomiting, stiff neck, pupils of different sizes, confusion, disorientation, personality changes, convulsions, problems with speech or hearing, double vision, hallucinations, difficulty walking, loss of sensation, memory loss, drowsiness, and coma.

Is Encephalitis Contagious?

Encephalitis itself is not contagious, but any of the viruses that

cause encephalitis can be highly contagious.

What are the after-effects if Encephalitis?

Most people experience a full recovery with no residual damage, however nerve cells may be damaged or destroyed by the viral infection, the immune reaction, and by pressure on the brain caused by the inflammation.

Some loss of brain function is therefore a possibility, and in a minority of cases can lead to significant impairment. Recovery can be a long and painful process and in severe cases may even require brain injury rehabilitation.

If brain damage is severe, death can occur.

What are the Long Term after-effects of Encephalitis?

Mild cases should experience no long-term after-effects, however in severe cases of encephalitis some of the following may be experienced:

- Tiredness
- Recurring Headaches
- Memory difficulties
- Temper tantrums
- Mood swings
- Aggression
- Clumsiness
- Epilepsy
- Weakness down one side of the body
- Speech problems

UNDERWRITING PROGNOSIS

A diagnosis of Encephalitis, in and of itself should not preclude obtaining life insurance. In mild cases unless complications develop, after full recovery there should be no problem obtaining insurance on a Standard or even Preferred basis.

Even in severe cases, it is not the



encephalitis that will concern the underwriter, rather he will be concerned with the after-effects of the encephalitis. Was there permanent brain damage, hearing loss, loss of vision, or other permanent residual damage as result of the disease.

Underwriters will want to postpone offering insurance following a bout with encephalitis until some time after recovery.

The offers that you will obtain will be determined not by the disease itself, but by the damage that the disease has caused.

UNDERWRITER:

Defined as someone sitting in an ivory tower 900 miles from here, trained to say, "NO."

YOUR JOB:

To convince that underwriter, with truthful information, presented in as favorable a light as possible that it is desirable, even possible to say "YES."