

Deformity with Paralysis or Physical Disability

Distortion or Disfigurement of any part of body may be of concern. What was the cause? Is it Congenital, Injury, Illness (Polio)? How does this affect daily life? Are additional surgeries planned? What area(s) of the body are involved? Any impairment in the bladder or bowel function? How severe is it and is there any disability?

Many cases will not require additional mortality. Check with the home office underwriter for clarification. APS may be required depending on the nature of the problem.