

### **Cardiovascular System (Heart)**

The cardiovascular system in humans, is the combined function of the heart, blood, and blood vessels to transport oxygen and nutrients to organs and tissues throughout the body and carry away waste products. The most vital component of this system is the heart. It is the engine of the circulatory system. Several health conditions will damage the heart and impair its performance. The three most important circulatory diseases are hypertension, arteriosclerosis, and atherosclerosis.

The most common manifestation of heart disease is chest pain. Physician can perform several types of tests to evaluate the client's current condition. The most common of these tests are the Electrocardiogram (ECG) or Stress Test and Echocardiogram. After the client has been diagnosed with a cardiovascular condition the most common forms of treatment are heart catheterization, Angioplasty, and By-Pass surgery.

If the client indicates that they had any of the above, then complete the cardiovascular questionnaire. Depending on the responses, a client may be anything from a STANDARD to a TABLE rating to a DECLINE.

Height and weight can effect the underwriting decision. Be sure to check the Build Table.