

[← Back](#)

What you need to know about strokes

Help



Over 1,000 Australians have a stroke every week and will face long term disability and expensive treatments

Getting cancer or having a heart attack might lurk at the back of your mind as a remote possibility. In fact, you may have regular screening procedures or have already made changes to your lifestyle to reduce your chances of being affected by those diseases.

But having a stroke? Few people stop and think about that. Could you even recognise the signs of a stroke or know what to do if you or a loved one had one? And what would your life look like after a stroke?

It'll never happen to me



It's always a good time to think about putting arrangements in place to make sure you and your loved ones would be able to manage financially.

MACQUARIE

Contact

Investors

Careers

Log in



Having the right Trauma, Total and Permanent Disablement or Income Protection policies means you can concentrate on your recovery, rather than worrying about how to pay the mortgage if you ever have a stroke.

Some facts about strokes¹

From medical research funding to public awareness, strokes fall behind cardiovascular disease and cancer. Which is odd when you consider the following:

- strokes kill more men than prostate cancer and more women than breast cancer
- four million Australians have high blood pressure, one of the major risk factors for stroke
- over 1,000 Australians have a stroke every week
- 30 per cent of those who have a stroke are under 65 and 10 per cent are younger than 50
- it's estimated that strokes cost the Australian economy \$5 billion a year, mainly through lost productivity.



What is a stroke?

Strokes can fall into different categories but they are always the result of something going wrong with the blood supply to the brain. Eight out of ten strokes happen because something, often a clot, blocks the blood supply. The other 20 per cent of the time the stroke happens when a blood vessel breaks or bursts.

Not all interruptions to the brain's blood supply have a dramatic effect. You could have a mini-stroke without realising anything is wrong. The symptoms can be as mild as feeling dizzy, finding it hard to speak, or feeling weak on one side of the body.

It's easy to shrug off these symptoms, especially as they often disappear within hours, but having a mini stroke is a warning sign that a major one could be on the way.

Strokes can vary in how severe they are, the physical and mental impacts they have, and how long those stroke symptoms persist.

Some common symptoms of a stroke are:



MACQUARIE

- one side of your body is weaker than the other
- you have difficulty remembering things
- thinking clearly is tough
- you have speech problems
- you have trouble understanding what others are saying
- you experience balance and co-ordination problems.

Contact

Investors

Careers

Log in



30 per cent of those who have a stroke are of working age and 10 per cent are younger than 50



Although some of these symptoms can improve with treatment, in many cases the damage can be permanent. That's why anyone who might be having a stroke should seek urgent medical attention, ideally within the first hour of symptoms appearing. The quicker the brain's blood supply can be restored, the less risk of permanent harm.

Stroke can strike anyone, anytime

It's true that the likelihood of having a stroke increases as you get older, but people of any age can and do suffer strokes. Around a third of those who have a stroke have it before reaching 65.

Five thousand Australians under the age of 50 suffer a stroke every year. That's almost 100 people every week who are in the thick of building careers and raising children who have their lives turned upside down by what's viewed as an old person's disease.

Some stroke victims will be able to get back to a normal life, but many never completely recover.

Younger stroke sufferers can face a double whammy. Often they have to deal with standard expenses, such as mortgage payments, school fees and groceries, as well as pay for stroke-related costs. These can include gap fees for surgeons, speech therapists and home carers, as well as medical equipment and home modifications. The average cost of a stroke is \$129,199²; a huge amount for couples trying to manage on a disability



Contact Investors Careers Log in

Of course, having the appropriate insurance in place won't lessen your chances of suffering a stroke. But it will ensure that, should the worst happen, you and your family can concentrate on your recovery rather than having to worry about how to cover the bills.

The amount of damage to the brain increases in every second after a stroke. To highlight how critical those first minutes are, the **National Stroke Foundation** is asking all of us to give one hour of your wage on 29 October 2015, World Stroke Day to help raise stroke awareness.

And while some of us – males, over 55's, diabetics or where there's a family history of strokes or heart attacks – are at more at risk of suffering a stroke, there are things you can do to minimise your chances: don't smoke, drink moderately, exercise regularly and eat sensibly.



Related topics

Help

Do I need life insurance?

Help

Choosing the right life insurance cover

Help

How to make an insurance claim with Macquarie Life



Contact

Investors

Careers

Log in



You may also be interested in...

Retirement and superannuation

Create the life you want to live

[Find out more](#)

Wealth planning

Plan and protect your financial future

[Find out more](#)

Financial advice

Take control of your financial future

[Find out more](#)



Ready to protect your future?

Speak to your financial adviser now or call Macquarie on

1800 789 789

Macquarie Bank Limited ABN 46 008 583 542 AFSL & Australian Credit Licence 237502 (MBL). The information on this page does not take into account your objectives, financial situation or needs. Before making any financial investment decision or a decision about whether to acquire a product mentioned on this page, a person should obtain and review the terms and conditions relating to that product and also seek independent financial, legal and taxation advice.

1. and 2. 2013 Deloitte Access Economics report The economic impact of stroke in Australia 13 March 2013

Except for Macquarie Bank Limited ABN 46 008 583 542 AFSL and Australian Credit Licence 237502 (MBL), any Macquarie entity referred to on this page is not an authorised deposit-taking institution for the purposes of the Banking Act 1959 (Cth). That entity's obligations do not represent deposits or other liabilities of MBL. MBL does not guarantee or otherwise provide assurance in respect of the obligations of that entity, unless noted otherwise.



© Macquarie Group Limited

[Terms of Use](#)



[Contact](#)

[Investors](#)

[Careers](#)

[Log in](#) 



[Privacy and Cookies](#)

[Financial Services Guide](#)

[Security and Fraud](#)

[Site map](#)

