

Protection



ZURICH®

Cancer Cover

Helping to protect you financially



There are few families in Ireland that have been unaffected by cancer. In fact 1 in 2 people in Ireland* will suffer from cancer at some stage in their lifetime.



“

Cancer accounts for over one-third of deaths every year, after heart disease, is the second most common cause of death in Ireland.” **



Cancer in Ireland

As a Financial Advisor you are best placed to advise your clients on how to deal with the financial implications of serious illness. In this guide we provide you with all the information you will need to have an educated, informed and realistic conversation with clients on the need for cancer protection.

This guide covers:

- Cancer Cover from Zurich Life
- What is cancer?
- The financial implications of living with cancer
- The high incidence of cancer in Ireland
- Understanding cancer and its definitions

Many clients are financially protected in the event of death, but too few people have sufficient 'survival insurance' in place. Serious Illness protection is one such 'survival insurance', as is Cancer Cover.

Cancer Cover is different to traditional serious illness plans. It focuses solely on cancer and therefore, **Cancer Cover costs substantially less than serious illness protection.**

* Source: National Cancer Registry Ireland, 2017.

** Source: CSO, 2017.

“

In Ireland an average of 40,000 new cases of cancer are diagnosed each year.”*

Cancer Cover from Zurich

Cancer Cover pays a lump sum benefit on the diagnosis of cancer of specified severity. You will find the full definition of cancer on page 7 of this guide. Severe forms of cancer would ordinarily be covered, such as:

- Breast Cancer
- Lung Cancer
- Bowel Cancer
- Gynaecological Cancer
- Melanoma Skin Cancer
- Stomach Cancer

With Cancer Cover, we also provide partial payments for less severe, more treatable types of cancer. These ordinarily include:

- Testicular Cancer
- Early Stage Bladder Cancer
- Early Stage Thyroid Cancer
- Low Level Prostate Cancer
- Cancers in situ

You will find the full definition of cancer and definitions of each of the partial payments on page 8 of this guide. For more information please refer to the Policy Document.

Availability

Cancer Cover is available to clients aged 18 to 60 and is available on a single, dual or joint life basis.

The minimum premium is €10 per month. The minimum amount of cover is €5,000.

Cancer Cover can be taken as a single standalone benefit or can be taken in conjunction with other covers such as Life Cover (Lump Sum) and Life Cover (Monthly Income). It is not available as an accelerated benefit and it is not available with mortgage protection.



How much does it cost?

Cancer Cover costs substantially less than Serious Illness Cover.
See table below.

In 2019 cancer accounted for 80% of female serious illness payouts by Zurich Life as opposed to 49% for males.

Male & Female (age next birthday)	Cancer Cover €100,000	Serious Illness Cover €100,000
25	€10.97 p.m.	€19.95 p.m.
35	€20.70 p.m.	€39.37 p.m.
45	€45.49 p.m.	€81.52 p.m.

Source: Zurich Life, February 2020. Premiums quoted for non-smoker rates over a term 20 years.
Insurance Levy: A government insurance levy (currently 1% as at February 2020 and may change in the future) applies to this policy. These sample premiums do not include this levy.



Cancer in Ireland

The Irish Cancer Society explored the incidence of cancer in Ireland and we have detailed some of the findings below. The most common type of cancer was non melanoma skin cancer.

Most common cancers in women

1. Non-melanoma skin cancer – **4,632 cases**
2. Breast cancer – **3,215 cases**
3. Gynae cancers – **1,321 cases**
4. Lung cancer – **1,170 cases**
5. Bowel cancer – **1,136 cases**
6. Melanoma skin – **581 cases**



Most common cancers in Men

1. Non melanoma skin cancer – **6,184 cases**
2. Prostate cancer – **3,550 cases**
3. Bowel cancer – **1,631 cases**
4. Lung cancer – **1,391 cases**
5. Melanoma Skin – **529 cases**



Skin cancer

As a Financial Advisor, it is important for you to be aware that this type of cancer rarely results in a serious illness payout. This is because most forms of skin cancer are relatively easy to treat and are rarely life threatening.

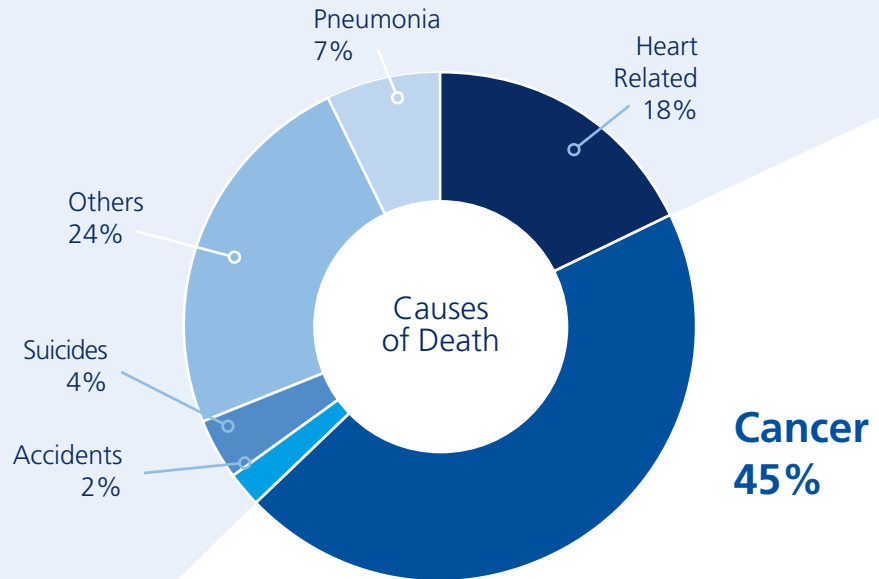
Malignant melanoma (a serious form of skin cancer) is the only form of skin cancer that is covered by Cancer Cover.

As a Financial Advisor you should be aware of these claims facts, they will help you when speaking to clients about Cancer Cover opportunities.

Cancer in Ireland: Our Experience

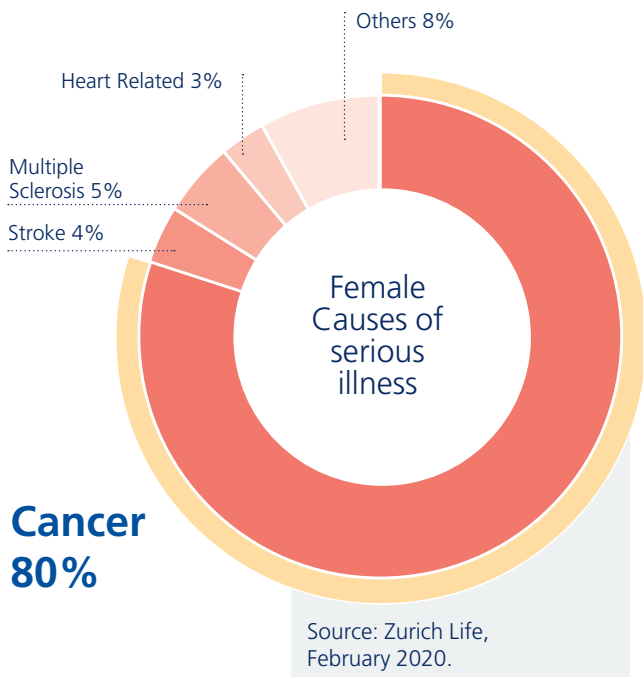
Life Cover Claims in 2019

An analysis of death and serious illness claims paid by Zurich Life in 2019 highlight the high incidence of cancer. Cancer accounts for almost 50% of all death claims paid.

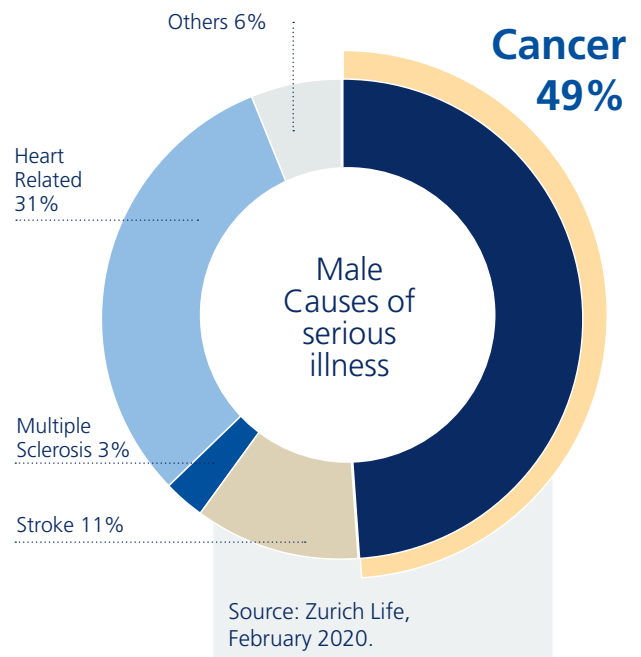


Source: Zurich Life, February 2020.

Serious Illness Cover claims in 2019



Source: Zurich Life, February 2020.



Source: Zurich Life, February 2020.

For females, cancer is the principal cause of serious illness claims paid by Zurich Life in 2019. Eight out of ten female claims were cancer related. In fact, Breast Cancer alone accounted for 47% of all the female serious illness claims.

Understanding Cancer

Key Facts and Information

As we stated earlier in this guide one in two people in Ireland will develop cancer during their lifetime*.

But what does this really mean in actual facts and figures? When you investigate the statistics behind cancer in Ireland, the results are truly eye-opening.

What is cancer?

Cancer is a word we all fear. It comes in many different forms and degrees of severity.

The term 'cancer' is used to refer to all types of malignant tumours. A malignant tumour usually grows quickly, often invades surrounding tissue as it expands, and can spread via the bloodstream or lymphatic system to form more growths in other parts of the body.

As a Financial Advisor, you should know that a claim can be made if a client is diagnosed as suffering from a

malignant tumour that has invaded surrounding tissue, unless the type of cancer is specifically excluded.

Any client claim must be supported by a microscopic examination of a sample of the relevant cells. This is known as a 'histology' and would usually be carried out as part of a normal hospital investigation.

Important: See page 7 for the strict definition of cancer under Cancer Cover.

It is important that you are fully aware of what is covered by Cancer Cover. The most common type of cancer in Ireland (as you will see later) is skin cancer, a cancer that can be treated very effectively and as such, would not usually result in a claim payout.

The financial implications of living with cancer**

A report by the **Irish Cancer Society** Ireland highlighted the severe financial implications of cancer on Irish families. The report highlighted a number of key areas of concern for cancer sufferers. This included:

- **Increased** medical costs such as consultant fees and expensive medications.
- **Actual out of pocket expenses** such as increased travel to appointments that may be in medical centres of excellence located a distance away from home.
- **Increased utility** bills due to the extra time spent at home recovering from surgery.
- **Reduction in earnings** due to patients (and their family members) having to take time off work. This is particularly relevant for those that are self-employed.

While many people fear the medical effects of cancer, the adverse financial implications are often ignored. The report highlighted the increased financial stress and financial strain experienced by many households where someone has been diagnosed with cancer. This increased financial stress and strain is associated with a greater likelihood of experiencing depression, anxiety or emotional stress.

* Source: National Cancer Registry, Ireland, 2017.

** Source: National Cancer Society, 2015.

Understanding Cancer

What is covered?

Our definition of Cancer

Our cancer definition – excluding less advanced cases:

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.

The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin).

For the above cancer definition, the following are not covered:

All cancers which are histologically classified as any of the following:

- pre-malignant;
- non-invasive;
- cancer in situ;
- having either borderline malignancy; or
- having low malignant potential.
- All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above or having progressed to at least clinical TNM classification T2bNOMO.
- Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet stage A.
- Any skin cancer other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin).
- All thyroid tumours unless histologically classified as having progressed to at least clinical TNM classification T2NOMO.

The term 'cancer' is used to refer to all types of malignant tumours. A malignant tumour usually grows quickly, often invades surrounding tissue as it expands, and can spread via the bloodstream or lymphatic system to form more growths in other parts of the body.

A claim can be made if the Life Insured is diagnosed as suffering from a malignant tumour that has invaded surrounding tissue, unless the type of cancer is specifically excluded. Your claim must be supported by a microscopic examination of a sample of the relevant cells. This is known as a 'histology' and would usually be carried out as part of a normal hospital investigation.

Listed above is the strict definition of cancer. Also listed is what is not covered i.e. details of conditions or events that Zurich Life will not pay a claim for.

All forms of lymphoma (a cancer of the lymphatic system), including non-Hodgkin's disease are covered.

Malignant melanoma (a serious form of skin cancer) is the only form of skin cancer that is covered. This is because most other forms of skin cancer are relatively easy to treat and are rarely life threatening.

The definition does not cover 'non-invasive cancer' or 'cancer in situ', which means that the cancer is in its early stages and has not spread to neighbouring tissue or is of a type that is contained and will not tend to spread. As these cancers have been detected at an early stage, they are unlikely to be life threatening.

It is important to appreciate that Zurich Life will pay the Cancer Cover benefit in force only in respect of conditions or events described above and not excluded under the Policy Document.

What forms of cancer qualify for partial payments?

We will cover other forms of cancer under partial payments. It is important to appreciate that Zurich Life will pay the partial payment Cancer Cover benefit in force only in respect of conditions or events described in the policy document. Zurich Life will not pay for other conditions that may or may not be regarded as serious.

1. CANCER IN SITU – With Surgery

Cancer in situ diagnosed with histological confirmation that has been treated by surgery to remove the tumour.

For the above definition, the following are not covered:

- Any skin cancer (including melanoma);
- Tumours treated with radiotherapy, laser therapy, cryotherapy, conisation, loop excision, cryosurgery or diathermy treatment;
- Tumours of TNM classification stage Ta of the renal pelvis, ureter or urinary bladder;
- Tumours where surgery is limited to the removal of a tissue sample for diagnosis and / or histological purposes only; or
- A transurethral resection of the prostate.

Cancer in situ is an early form of cancer which affects only the cells in which it originated and has not begun to spread to other cells, i.e. it is not-invasive.

A claim can be made if a Life Insured has been diagnosed as having cancer in situ and where this has been treated by surgery.

Your claim must be supported by a microscopic examination of a sample of the relevant cells. This is known as 'histology' and would usually be carried out as part of a normal hospital investigation.

There may be more than one payment in respect of each Life Insured under Cancer in Situ – With Surgery, in the event of a Life Insured requiring surgery for multiple sites, subject to a limit of one payment for each site.

The total Partial Payment Cancer Cover Benefit payable over the life of this policy in respect of each Life Insured shall not exceed the Cancer Cover Sum Insured then in force for that Life Insured.

2. EARLY STAGE BLADDER CANCER – Of Specified Advancement

Non-invasive papillary carcinoma, stage Ta bladder carcinoma and all other forms of carcinoma are specifically excluded.

Carcinoma in situ is an early form of carcinoma which affects only the cells in which it originated and has not yet begun to spread to other cells, i.e. it is non-invasive.

3. EARLY STAGE THYROID CANCER – Of Specified Advancement

For the definition, the following is not covered:

Non-invasive follicular thyroid neoplasm with papillary like features (NIFTP) are specifically excluded.

A claim can be made if a Life Insured has been diagnosed as having invasive thyroid cancer. The TNM classification system stages the extent and spread of cancer in the body.

Your claim must be supported by a microscopic examination of a sample of the relevant cells. This is known as 'histology' and would usually be carried out as part of a normal hospital investigation.

Our definition of CANCER IN SITU – With Surgery:

Cancer in situ diagnosed with histological confirmation that has been treated by surgery to remove the tumour.

Our definition of EARLY STAGE BLADDER CANCER – Of Specified Advancement:

Positive diagnosis of carcinoma in-situ of the urinary bladder. The diagnosis must be histologically confirmed on a pathology report.

Our definition of EARLY STAGE THYROID CANCER – of specified advancement:

A definite diagnosis by a Consultant of invasive thyroid cancer which has been histologically classified as having progressed to TNM classification T1N0M0.

4. GASTROINTESTINAL STROMAL TUMOUR (GIST) OF LOW MALIGNANT POTENTIAL – With Surgery

For the definition, the following is not covered:

- Tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment.

A claim can be made if a Life Insured has been diagnosed as having a gastrointestinal stromal tumour and where this has been treated by surgery. Your claim must be supported by a microscopic examination of a sample of the relevant cells. This is known as 'histology' and would usually be carried out as part of a normal hospital investigation.

5. LOW LEVEL PROSTATE CANCER – With Gleason Score Between 2 and 6 and with Specific Treatment

For the definition, the following are not covered: Treatment with cryotherapy, transurethral resection of the prostate, 'experimental' treatments or hormone therapy.

The term 'cancer' is used to refer to all types of malignant tumours. A malignant tumour usually grows quickly, often invades surrounding tissue as it expands, and can spread via the bloodstream or lymphatic system to form more growths in other parts of the body.

The Gleason Score is specifically designed to help evaluate the prognosis of a man who has been diagnosed with prostate cancer scoring patients between 2 and 10, with 10 having the worst prognosis. The TNM classification system stages the extent and spread of cancer in the body. Your claim must be supported by a microscopic examination of a sample of the relevant cells. This is known as 'histology' and would usually be carried out as part of a normal hospital investigation. In order for a claim to be valid, this examination must show a Gleason Score of between 2 and 6.

6. NEUROENDOCRINE TUMOUR OF LOW MALIGNANT POTENTIAL – With Surgery

For the definition, the following is not covered:

- Tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment.

A claim can be made if a Life Insured has been diagnosed as having a neuroendocrine tumour and where this has been treated by surgery.

Your claim must be supported by a microscopic examination of a sample of the relevant cells. This is known as 'histology' and would usually be carried out as part of a normal hospital investigation.

7. OVARIAN TUMOUR OF BORDERLINE MALIGNANCY / LOW MALIGNANT POTENTIAL – With Surgical Removal of an Ovary

For the definition, the following is not covered:

- Removal of an ovary due to cyst.

A claim can be made if a Life Insured has been diagnosed as having an ovarian tumour and where this has been treated by surgery.

Your claim must be supported by a microscopic examination of a sample of the relevant cells. This is known as 'histology' and would usually be carried out as part of a normal hospital investigation.

Whose medical opinion do we accept?

Zurich Life will accept the Medical Opinion of its Chief Medical Officer or a physician that currently holds an appointment as a consultant by a hospital in Ireland or the United Kingdom. In the event of a dispute with a client, Zurich Life will seek the opinion of an appropriate independent physician. Zurich Life will not accept the opinion of any medical expert normally operating outside the Territorial Limits.

Our definition of GASTROINTESTINAL STROMAL TUMOUR (GIST) OF LOW MALIGNANT POTENTIAL – With Surgery:

Gastrointestinal stromal tumour (GIST) of low malignant potential diagnosed by histological confirmation and that has been treated by surgery to remove the tumour.

Our definition of LOW LEVEL PROSTATE CANCER – With Gleason Score Between 2 and 6 and with Specific Treatment:

Positive diagnosis with a prostate cancer which has been histologically classified as having a Gleason score between 2 and 6 provided:

- The tumour has progressed to at least clinical TNM classification T1N0M0; and
- The client has undergone treatment by prostatectomy, external beam or interstitial implant radiotherapy.

Our definition of NEUROENDOCRINE TUMOUR OF LOW MALIGNANT POTENTIAL – With Surgery:

Neuroendocrine tumours of low malignant potential, including Merkel cell cancer of the skin, diagnosed by histological confirmation and that has been treated by surgery to remove the tumour.

Our definition of OVARIAN TUMOUR OF BORDERLINE MALIGNANCY / LOW MALIGNANT POTENTIAL – With Surgical Removal of an Ovary:

An ovarian tumour of borderline malignancy / low malignant potential that has been positively diagnosed with histological confirmation and has resulted in surgical removal of an ovary.

Zurich Life Assurance plc

Zurich House, Frascati Road, Blackrock, Co. Dublin, Ireland.

Telephone: 01 283 1301 Fax: 01 283 1578 Website: www.zurich.ie

Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

The information contained herein is based on Zurich Life's understanding of current Revenue practice as at March 2020 and may change in the future.

Intended for distribution within the Republic of Ireland.

GR: 4802 Print Ref: ZL LB 254 0320

