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 this, heart disease is the second most common cause of death in Ireland.” **”



Cancer in Ireland

Cancer Cover from Zurich Life is a type of insurance that pays you a cash lump sum if you are diagnosed with cancer, hopefully giving you one less thing to worry about and letting you concentrate on the main thing – getting better. In this guide we provide you with all the information you will need to better understand what Cancer Cover is, when it might pay out, and whether its appropriate for you.

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 people 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 annual report, 2020.
** Source: Central Statistics Office, 2020.

"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 cash benefit on the diagnosis of cancer of specified severity. You will find the full definition of cancer on page 8 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 Thryoid Cancer
- Low Level Prostate Cancer
- Cancers in situ

You will find the full definition of cancer and definitions of each of the partial payments from page 9 of this guide onwards. For more information please refer to the Policy Document.

Availability

Cancer Cover is available to people aged 18 to 65 next birthday and is available on a single, joint or dual life basis. The term available on Cancer Cover is up until age 74.

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), Serious Illness Cover 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 2020 cancer accounted for 74% of female serious illness payouts by Zurich Life as opposed to 63% for males.

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, May 2021. Premiums quoted for non-smoker rates over a term 20 years. Insurance Levy: A government insurance levy (currently 1% as at May 2021 and may change in the future) applies to such policies. 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 – **5,082 cases**
2. Breast cancer – **3,667 cases**
3. Gynae cancers – **1,383 cases**
4. Lung cancer – **1,250 cases**
5. Bowel cancer – **1,234 cases**
6. Melanoma skin – **614 cases**

Most common cancers in Men

1. Non melanoma skin cancer – **7,032 cases**
2. Prostate cancer – **3,890 cases**
3. Bowel cancer – **1,662 cases**
4. Lung cancer – **1,503 cases**
5. Melanoma Skin – **583 cases**

Source: National Cancer Registry Ireland annual report, 2020.

Skin cancer

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.

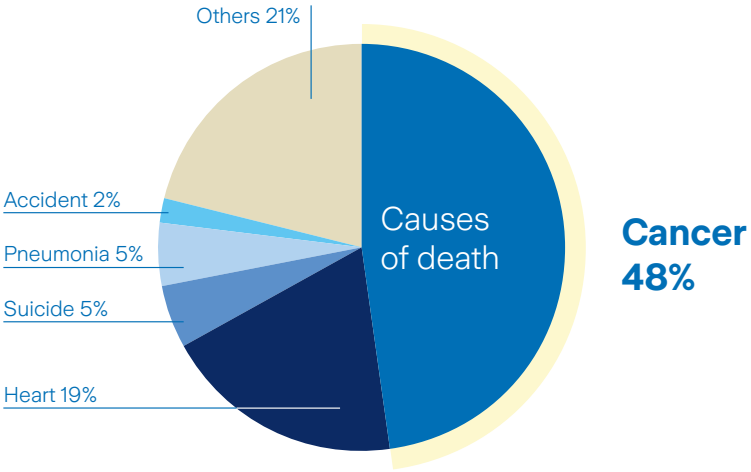
Malignant melanoma (a serious form of skin cancer) is the only form of skin cancer that is covered by Cancer Cover.

Cancer in Ireland: Our Experience

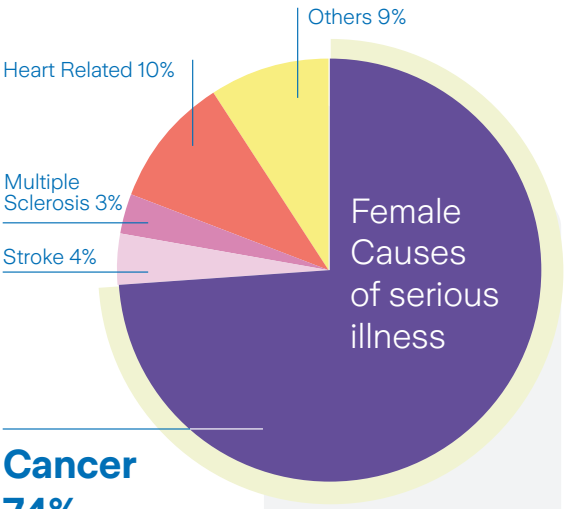
Life Cover Claims in 2020

An analysis of death and serious illness claims paid by Zurich Life in 2020 highlighted the high incidence of cancer. **Cancer accounted for almost 50% of all death claim payouts last year.**

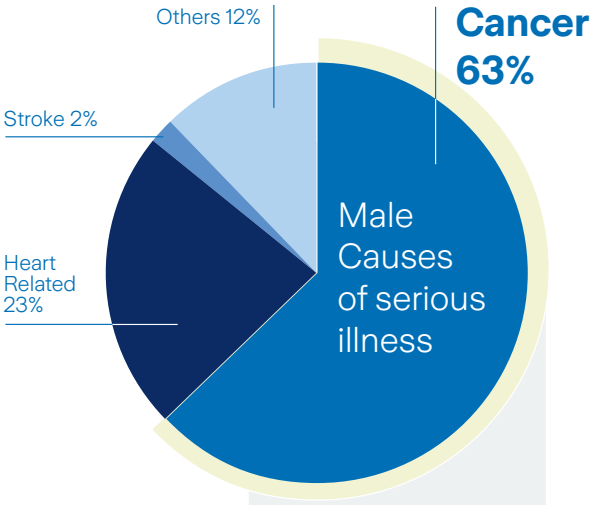
Source: Zurich Life, May 2021.



Serious Illness Cover claims in 2020



Source: Zurich Life, May 2021.



Source: Zurich Life, May 2021.

For females, cancer is the principal cause of serious illness claims paid by Zurich Life in 2020.
Almost eight out of ten female claims were cancer related.
In parallel, 63% of male serious illness claims were cancer related.

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.

You should know that a claim can be made if you are diagnosed as suffering from a malignant tumour that has invaded surrounding tissue, unless the type of cancer is specifically excluded.

Any 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 9 for the strict definition of cancer under Cancer Cover.

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, 2020.
** Source: The Real Cost of Cancer – Irish Cancer Society, 2019.

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 T2bN0M0.
- 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 T2N0M0.

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. The payout for partial payments is 50% of the amount of cover up to a maximum of €15,000. 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.

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.

2. EARLY STAGE BLADDER CANCER – Of Specified Advancement

For the definition, the following is not covered:

- 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.

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.

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 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.

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.

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 Gleeson Score of between 2 and 6.

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.

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.

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.

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.

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.

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, 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.

For more information on how Cancer Cover could help you and your family, speak to your Financial Broker or Advisor.

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