



Cancer Essentials

Providing financial and emotional support should you be diagnosed with cancer

You're in control

It's important that you find the right product. To help you do this, the Financial Conduct Authority has made it a requirement for every insurer to produce an Insurance Product Information Document (IPID) for certain products – private medical insurance (PMI) being one of them. An IPID provides a short summary of the key product information, in a standardised format, to make it easier for you to compare similar products from across the market and to help you make an informed decision.

While your IPID provides a short summary, the terms and conditions expand on this and provide full product details, including the benefits and exclusions. These documents should be read together with this sales brochure. If you don't have a copy of any of these documents, please go to aviva.co.uk/health/health-products/cancer-essentials

We'll be here for you if you're diagnosed with cancer

Cancer Essentials has been designed to provide what could be crucial financial and emotional support for you and your family, should you be diagnosed with cancer. It can only be purchased online, which means you won't pay for advisers or call centres. And unlike full PMI, it doesn't cover any other medical conditions, so it costs less. Cancer Essentials can provide you with:

- Cash benefit of £5,000 on diagnosis of cancer
- Up to £100,000 for cancer drugs not funded by the NHS on financial grounds
- Access to a cancer helpline

Unfortunately, there are a few things that we don't offer cover for.

Cancer Essentials does not cover:

- pre-existing cancer if, in the 10 years before joining the policy you've been diagnosed with or treated for cancer, or if you've had symptoms such as an abnormal lump or mole
- non-melanoma skin cancer, unless it's spread to lymph nodes or organs
- prostate cancer, unless active treatment is recommended by an NHS specialist

For full details, please see aviva.co.uk/health/health-products/cancer-essentials.

How to make a claim

You can make a claim online through the Cancer Essentials portal.

To make a claim for cash benefit, you'll need to provide us with your GP's referral letter for specialist investigation and the diagnosis from your specialist.

We'll review your claim and, if accepted, we'll pay the benefit directly into the bank account you pay your premiums from.

We'll also give you the phone number of the cancer helpline at that time.

To make a claim for cancer drugs you'll need to provide us with details of your specialist recommended drug treatment, confirmation from your local commissioning body that your drug treatment has been rejected on financial grounds and an estimate from your local NHS trust for the cost of the recommended drug treatment on a self-pay basis.

We'll work closely with your NHS provider to arrange payment for your cancer drugs so that you can focus on treatment and recovery.

If your policy includes cover for your spouse, partner or civil partner, they should be made aware that any claims made by them will be visible to you within your renewal documentation each year.

Providing the help and support you may need

Cancer helpline - phone based practical advice and support for you and your family

As soon as a diagnosis of cancer has been made, you and your family will be given access to a personal nurse adviser provided by RedArc, our independent clinical provider. They'll be on hand to provide practical advice and emotional support concerning your diagnosis and treatment, and answer any questions you or your family may have.

The cancer helpline service will also give you access to a second medical opinion from a medical professional within the NHS or the UK private sector to help you with any questions you may have around your cancer diagnosis.

The cancer helpline is open from 9am to 5pm, Monday to Friday.

Our regulators

We're authorised and regulated by the Financial Conduct Authority:

The Financial Conduct Authority

12 Endeavour Square
London
E20 1JN

The Financial Conduct Authority is an independent watchdog that regulates financial services. Our permitted business is advising on, arranging and administering general insurance and pure protection contracts. You can check this on the Financial Services Register by visiting the Financial Conduct Authority's website **[fca.org.uk/register](https://www.fca.org.uk/register)**

We only sell our own products. Your premium is the only payment you need to make to cover our services to you. You may have your own insurance intermediary who'll provide you with information about their permitted business and the range of products they offer. You may have to pay them for their services.

Need this in a different format?

Please get in touch with Aviva if you would prefer this brochure (GEN5711), in large print, braille or as audio.

How to contact Aviva?

0800 092 4590

contactus@aviva.com

[aviva.co.uk](https://www.aviva.co.uk)

Lines are open Monday to Friday from 8.00am-6.30pm.

Calls to and from Aviva may be monitored and/or recorded.

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