

We've enhanced our extensive cancer cover



We've enhanced our extensive cancer cover to give our customers extra peace-of-mind should the worst happen. We're supporting this with our cancer pledge that you'll see on all our customer facing cancer cover material – helping you sell the benefits of our private medical insurance cover.

Our cancer pledge

We understand the importance of providing extensive cover and support at every stage of your cancer treatment. Our cancer pledge means we'll cover the cancer treatment and palliative care you need, as recommended by your specialist.

We also want to make things as comfortable as possible for you following your cancer treatment, so we'll provide cover for your aftercare, including consultations with a dietician, as well as money towards prostheses and wigs.





How we've enhanced our extensive cancer cover - What's covered?



The following table shows what **cancer treatment** will be covered from 1 January 2012.

Cover	Our Pledge	Existing	New
Radiotherapy and Chemotherapy	Radiotherapy is the use of high energy x-rays and similar rays to treat a disease. Chemotherapy is the use of drugs to treat cancer. There are no limits on radiotherapy and chemotherapy (hormone therapy is only covered to shrink a tumour) .	In Full	In Full
Targeted Drug Therapies	Targeted therapies are the drugs that target cells to block the growth and spread of cancer. We place no limits on clinically proven and licensed drugs.	12 months	In Full
Side Effects / Sickness Drugs	Side effects and sickness drugs - some cancer treatment can cause sickness, nausea and other side effects. During cancer treatment we will cover any medication needed to treat the side effects.	In Full	In Full
Bisphosphonates and Bone Scans	Bisphosphonates - these are drugs that help keep bones strong during cancer treatment . Bone Scans look for any changes in bones. We place no limits on these drugs and scans.	Not Covered	In Full
Stem Cell and Bone Marrow Transplants	Stem cells produce blood and other types of cells within the body. Some cancers can be treated by replacing stem cells which are collected from the blood or from bone marrow. We place no limits on stem cell or bone marrow transplants; this includes collection from a donor.	In Full	In Full
Experimental Treatment	Experimental treatment, is where there is minimal or no evidence that it is beneficial. In these cases we pay the equivalent cost of the established treatment in this country. Not very many things are treated as experimental by us. For example, some cancers need unlicensed treatments – we will pay in full if there is enough medical information to support their use.	In Full	In Full

Any cover options selected on a policy will be applied in the normal way for any claims made. Your clients are fully covered when they use a specialist within our fee guidelines and a hospital on their chosen list. This is just a summary of the cover . Your client should refer to their terms and conditions for full details.



How we've enhanced our extensive cancer cover - What's covered?



The following table shows what is now covered for **additional care items**. We feel this is important to make sure your clients are looked after, outside of any **cancer treatment** that they receive.

Cover	Our Pledge	Existing	New
Rehabilitation	Rehabilitation is a medically supervised program designed to aid recovery – we place no limits on the type or amount of rehabilitation needed for customers with full cover policies (if you select any reduced cover options then standard policy limits will apply).	Limited cover	In Full
Specialist Nursing	Specialist nursing may be needed to support cancer patients – we place no limits on the type or amount of specialist nursing, described in the policy.	Limited cover	In Full
Prostheses	Prostheses are used to replace a part of the body – we'll pay up to £5000 for external prosthesis when needed. Internal prostheses are covered in full.	Internal - in full External - limited cover	Internal – in full External - £5000 towards
Wigs	Some chemotherapy treatments can result in hair loss – we'll pay £100 towards the cost of a wig.	Not Covered	£100 towards
End of Life Care	For some people, there will come a time when they need hospice or care at home. We have increased the donations we will make to hospices and charities. We will also cover hospital stays when it is medically necessary.	Hospice / Charity Donation £70 per day limited to 10 days	Hospice / Charity Donation £100 per day – up to a maximum of £10,000. Nursing Services - £50 per day – up to a maximum of £10,000
Monitoring	When a customer has finished treatment we will pay for monitoring for up to 10 years to check that the cancer has not returned.	Up to 5 years	Up to 10 years

Any cover options selected on a policy will be applied in the normal way for any claims made. Your clients are fully covered when they use a specialist within our fee guidelines and a hospital on their chosen list. This is just a summary of the cover. Your client should refer to their terms and conditions for full details.



Dedicated support during a claim



Our aim is to be there for our customers and give them the best possible help, support and advice if they need to make a cancer claim. That's why we have an **oncology team**, dedicated to looking after our customers.

Each customer who makes a cancer claim will be given a **dedicated case handler**, looking after them on a one-to-one basis from the point of diagnosis through to the completion of their treatment. This means the case handler will know the details of the claim inside out, reducing the burden on the customer so they can concentrate on their treatment and recovery.

“All our nurses give regular awareness sessions to the oncology and other claims teams on such things as radiotherapy treatment, chemotherapy and the various types of cancer. This means our advisers as well as our clinical staff can provide considered help and knowledgeable support”

*Amanda, Specialist Cancer Nurse,
oncology team*

What happens next?

For individuals and group sizes 2-49 lives

- From 1 January 2012 all new policies and those with a renewal date on or after 1 January 2012 will have access to our enhanced cancer cover
- A 1.5% premium enhancement will be applied to new policies and those renewing from 1 January 2012.

For group sizes 50-249 lives

- From 1 January 2012 all new policies and those with a renewal date on or after 1 January 2012 will have access to our enhanced cancer cover
- A 2.11% premium enhancement will be applied to new policies and those renewing from 1 January 2012.

Large groups, 250+ lives

We will offer a tailored approach to the cancer cover for these policies. Please speak to your usual healthcare consultant regarding any large corporate policies and the options available.

Further information

If you would like any further information on our cancer pledge and cover enhancements please speak to your usual healthcare consultant.





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