



Cancer Essentials

Providing financial and emotional support should you be diagnosed with cancer

| Retirement | Investments | Insurance | **Health** |



We're here for you should the worst happen

Based on figures from Macmillan Cancer Support, we estimate that in 2015, almost 900,000 people under 65 were living with a cancer diagnosis in the UK.

We understand the reality of how widely cancer is affecting people and their families - each and every day.

Our Cancer Essentials cover has been designed to provide crucial financial and emotional support, should you be diagnosed with cancer.

This simple guide provides you with an overview of Cancer Essentials and aims to answer any questions you may have.

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Cancer Essentials at a glance

Cancer Essentials can only be purchased online, which means we don't pay for expensive call centres. It provides what could be crucial financial and emotional support for you and your family, should you be diagnosed with cancer. And, unlike PMI it doesn't cover any other conditions, so it costs a lot less.

✓ **£5,000 cash benefit**

If you're diagnosed with cancer, we understand it will be a very worrying time. That's why we'll give you a cash sum of £5,000, to help ease any worries you may have about how you'll cope financially whilst having treatment. The £5,000 is yours to spend however you want – for example, you may want to use it to help pay domestic bills, or perhaps organise a trip somewhere for you and your family. Whatever you choose to do, we hope the cash benefit will help make things just that little bit better for you.

✓ **Up to £100,000 for cancer drugs**

Cancer is hard enough to deal with, both physically and emotionally, without having to worry about how you'll pay for drugs that could help get you through it. If your NHS specialist recommends drugs you need for your cancer treatment, but the NHS won't pay for them on financial grounds, we will – up to £100,000.

✓ **Unlimited use of a 24/7 GP helpline**

Our team of UK based GPs are on hand over the phone, 365 days a year, to discuss any health concerns or questions you or your family may have.

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

As soon as you have a diagnosis of cancer, you and your family will be given access to a personal nurse adviser (provided by RedArc). 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.

Cancer Essentials is available to adults aged between 18 and 70, however some exclusions apply (see page 5).

Summary of cover

What's covered

In the table below, you can see a summary of the benefits available for this policy. The amounts shown are the full totals available at the start of the policy. Please see your policy certificate for member specific benefit levels. The terms and conditions provide the full details of Cancer Essentials and these can be found on the Cancer Essentials portal.

Benefit	Amount	Notes
Cash benefit on diagnosis of cancer	£5,000 each member	This is payable once to each member, not every policy year, regardless of whether the policy is renewed
Cancer drugs not funded by the NHS	Up to £100,000 each member	We'll pay for the cost of drugs recommended by your NHS specialist to treat your cancer if the NHS won't pay for those drugs on financial grounds. The benefit limit applies once to each member, not every policy year, regardless of whether the policy is renewed
Cancer helpline	Unlimited calls	Available on diagnosis of cancer. Staffed by qualified nurses, services may include practical advice, emotional support or therapy. Open Monday to Friday, 9am - 5pm
GP helpline	Unlimited calls	Available 24 hours a day, 7 days a week



What's **not covered**

- Pre-existing cancer
- Non melanoma skin cancer unless it has spread to lymph nodes or organs
- Prostate cancer (unless active treatment is recommended by an NHS specialist)

Who **can be covered**

Cancer Essentials can provide cover for anyone aged 18 or over and under 70 years of age, provided that they:

- haven't already had cancer
- aren't aware of symptoms for example an abnormal lump or mole, or are awaiting tests or investigations to be carried out
- haven't been placed on or advised to join a screening or review programme because they're considered to be at a higher risk of developing cancer.

Summary of cover

Providing the **help and support** you may need

GP helpline

As much as you try to prevent yourself from becoming ill, there are times when you become run-down and sometimes sick. Often your first port of call is your GP, but we know that sometimes you just can't get to see your doctor, the waiting list is too long or you're not sure whether or not to bother them with your symptoms. The GP helpline offers you access to help and guidance over the phone from qualified GPs.

The GP helpline service is open 24 hours a day, 7 days a week.

Cancer helpline

If you're diagnosed with cancer, the cancer helpline service will give you access to a dedicated personal nurse adviser. The services offered may include practical advice, emotional support or therapy, a home visit or a series of phone calls from a specialist nurse. 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 questions around your cancer diagnosis. Your personal nurse adviser can help you understand what the second opinion may mean for you.

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

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.

Summary of cover

Your questions answered

Can the policy be cancelled?

Yes. You can cancel the policy within 14 days of the policy start date (this is called the 'cooling off period'). If you decide to cancel the policy, any money you have already paid during the 14 day cooling off period will be refunded, provided no claims have been made during this period.

If you cancel the policy after the cooling off period we won't refund any monthly premiums that have been paid for cover, but if you've paid an annual premium we'll refund the proportion of the premium that represents what has been paid for the time from the cancellation date to the end of the policy year.

If you decide to cancel the policy you must notify us via the Cancer Essentials portal. If you cancel the policy you'll have to answer the qualifying questions again if you apply for this or similar cover in the future.

If you fail to pay your premiums when they're due, we'll cancel the policy and your entitlement to benefits, including any ongoing claims, will end.

Who can take out this policy and is there an age limit for those covered on the policy?

Cancer Essentials is available to adults aged between 18 and 70. The product is not available to those who have been diagnosed with and/or treated for cancer, are waiting to have any tests/on results of any tests or are aware of any symptoms for example an unexplained lump or abnormal mole, or to those who have been placed on, or advised to join a health screening or review programme because they're considered to be at a higher risk of developing cancer.

Can I add someone to the policy?

You can add your spouse, partner or civil partner to the policy, provided they fulfil the eligibility criteria. Adding a member will increase your premiums. We'll let you know what the increase will be before starting their cover.

How can I pay?

You have a choice of payment method:

- annually by Direct Debit
- monthly by Direct Debit, which is an easy and convenient way to spread the cost over the year.

How does the premium apply?

We'll charge a premium for each member covered on the policy. If you add a member to the policy at any time other than renewal we'll charge a pro-rata premium for that member for their first year of cover.

What is the duration of my policy?

The policy lasts for one year.

How does the policy renew?

If we still offer Cancer Essentials at the end of your policy year, we'll automatically renew the policy unless you tell us, via the Cancer Essentials portal, that you don't want us to. We'll give you reasonable advance notice of when the policy is due to renew to give you time to review your cover and decide if it still meets your needs.

What about tax?

Insurance Premium Tax is included in the premium at the appropriate rate.

Except where specified, this document reflects our understanding of the relevant law (and regulatory guidance) as at February 2018, which is subject to change.

You can find answers to more questions by browsing our Cancer Essentials at
aviva.co.uk/essentials-cancer

Summary of cover

Further Information

Law

English law governs the terms of your policy, which is subject to the exclusive jurisdiction of the Courts of England and Wales. We'll always write and speak to you in English.

If you have any cause for complaint

Our aim is to provide a first class standard of service to our customers, and to do everything we can to ensure you are satisfied. However, if you ever feel we have fallen short of this standard and you have cause to make a complaint, please let us know. Our contact details are:

Aviva Health UK Ltd
Complaints Department
PO Box 540
Eastleigh
SO50 0ET
Telephone: 0800 051 7501
Email: hcqs@aviva.com

We have every reason to believe that you will be totally satisfied with your Aviva policy, and with our service. It is very rare that matters cannot be resolved amicably. However, if you are still unhappy with the outcome after we have investigated it for you and you feel that there is additional information that should be considered, you should

let us have that information as soon as possible so that we can review it. If you disagree with our response or if we have not replied within eight weeks, you may be able to take your case to the Financial Ombudsman Service to investigate. Their contact details are:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Telephone: 0300 123 9123
or 0800 023 4567
Email:
complaint.info@financial-ombudsman.org.uk
Website:
financial-ombudsman.org.uk

Please note that the Financial Ombudsman Service will only consider your complaint if you have given us the opportunity to resolve the matter first. Making a complaint to the Ombudsman will not affect your legal rights.

The Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our

obligations. This depends on the type of business and the circumstances of the claim. When you are entitled to claim, insurance advising and arranging is covered for 90% of the claim with no upper limit. Further information about compensation scheme arrangements is available from:

**Financial Services
Compensation Scheme**
10th Floor
Beaufort House
15 St Botolph Street
London
EC3A 7QU
Website: fscs.org.uk
Telephone: 020 7741 4100
or 0800 678 1100

Our regulators

We're regulated by the Financial Conduct Authority:

The Financial Conduct Authority
25 The North Colonnade
Canary Wharf
London
E14 5HS

The Financial Conduct Authority is an independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you. Aviva Health UK Limited, Chilworth House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, S053 3RY. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 308139.

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

Aviva Health UK Limited is a wholly owned subsidiary of Aviva plc, which includes within its group a number of insurers.

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 will provide you with information about their permitted business and the range of products they offer. You may have to pay them for their services.

Summary of cover

Personal Information

We collect and use personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at [aviva.co.uk/privacypolicy](https://www.aviva.co.uk/privacypolicy) or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

The data controller(s) responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include Aviva UK Digital Limited and Aviva Health UK Limited, who are responsible for the sale and distribution of the product and any applicable reinsurers.

Personal information we collect and how we use it

We will use personal information collected from you and obtained from other sources:-

- to provide you with insurance : we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy, handle any claims and manage any renewal;

- to support legitimate interests that we have as a business:
 - we need this to manage arrangements we have with reinsurers and for the detection and prevention of fraud
 - we also use personal information about you to help us better understand our customers and improve our customer engagement. This includes profiling and customer analytics which allows us to make certain predictions and assumptions about your interests, make correlations about our customers to improve our products and to suggest other products which may be relevant or of interest to customers, which includes marketing products and services to you
- to meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims; and
- to carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti-money laundering checks.

As well as collecting personal information about you, we may also use personal

information about other people, for example family members you wish to insure on a policy. **If you are providing information about another person we expect you to ensure that they know you are doing so and are happy to have their information shared with us. You might find it helpful to show them this privacy notice and if they have any concerns please contact us in one of the ways described below.**

The personal information we collect and use will include name, address, date of birth, current state of health and any existing conditions of each person included in the application. If a claim is made we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the unspent offences or criminal convictions of you or somebody else covered under your policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. Where appropriate, we will ask for consent to collect and use this information.

If we need consent to use personal information for a specific reason, we will make this clear to you when you complete an application or submit a claim. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us – refer to the “Contacting us” details below. Please note that if consent to use this information is

withdrawn we will not be able to continue to process the information you gave us for this/these purpose(s). This would not affect our use of the information where consent is not required.

Of course, you don’t have to provide us with any personal information, but if you don’t provide the information we need we may not be able to proceed with your application or any claim you make.

Some of the information we use as part of this application may be provided to us by a third party. This may include information already held about you within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

Credit searches

To ensure we have the necessary facts to assess your insurance risk, verify your identity, help prevent fraud and provide you with our best premium and payment options, we may need to obtain information relating to you at quotation, renewal and in certain circumstances where policy amendments are requested. We may undertake checks against publicly available information (such as electoral roll, country court judgments, bankruptcy orders or repossession(s)). Similar checks may be made when assessing claims.

Summary of cover

Automated decision making

We carry out automated decision making and customer profiling to decide whether we can provide insurance to you and on what terms, deal with claims or carry out fraud checks. In particular we use an automated underwriting engine to provide a quote for this product, using the information we have collected.

On-line information

When you visit one of our websites, we may record your device information including hardware and software used, general location, when and how you interact with our websites. This information is retained and used to note your interest in our websites, improve customer journeys, determine pricing and/or offer you available discounts.

How we share your personal information with others

We may share your personal information:-

- with the Aviva group, our agents and third parties who provide services to us, and other insurers (either directly or via those acting for the insurer such

as loss adjusters or investigators) to help us administer our products and services;

- with clinicians, including hospitals, and third party case managers from whom you and others covered under your policy receive insured treatment or who manage your care or treatment pathway;
- With regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation;
- With other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes;
- With reinsurers who provide reinsurance services to Aviva and for each other. Reinsurers will use your data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies

Some of the organisations we share information with may be located outside of the European Economic Area (“EEA”). We’ll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

Marketing

We may use personal information we hold about you across the Aviva Group to help us identify and tailor products and services that may be of interest to you. We will do this in accordance with any marketing preferences you have provided to us. We may continue to do this after your policy has ended.

If you wish to amend your marketing preferences please contact us:

By phone: 01603 622200 or
+44 1603 604999 (from abroad)

By email: helpdesk@aviva.co.uk

By post: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

To see how you can change your preferences in MyAviva or view your choices for online advertising visit our full Privacy Policy at [aviva.co.uk/privacypolicy](https://www.aviva.co.uk/privacypolicy)

How long we keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

Your rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us – refer to the “Contacting us” section below.

Summary of cover

Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection Team by either emailing them at dataprt@aviva.com or writing to the Data Protection Officer, Level 4, Pitheavlis, Perth PH2 9NH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

This guide is also available in braille, large print and audio format.

If required, please contact us on
0800 051 7501 to request a version
in a format more suitable for you.

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

