



# Cancer **Essentials**

Providing financial and emotional support  
should you be diagnosed with cancer

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# 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](https://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 a lot less.

# 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.

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

### **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.**

# 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.

Aviva Health UK Limited, Chilworth House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 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](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.

## 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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