

Additional conditions to help cover cancer



Protection



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Cancer Research UK estimates that one in two people in the UK born after 1960 will be diagnosed with cancer during their lifetime.¹

Almost two thirds (64%) of all the critical illness claims we paid in 2020 were for cancer.²

Sobering statistics, but the good news is more people are surviving cancer than ever before due to early detection and diagnosis.

That's why we have 13 additional conditions for early forms of cancer.

And if your clients are diagnosed with any of these conditions, we'll pay out 50% of the amount of Critical Illness Cover, up to a maximum of £30,000.

If a client is later diagnosed with a more severe form of cancer (that meets our ABI+ cancer definition as shown over the page), they'll get a payout of their full sum assured.

Source:

1 www.cancerresearchuk.org/health-professional/cancer-statistics/risk, accessed May 2021.

2 Royal London UK Intermediary Protection business claims paid (1 January to 31 December 2020)

Condition	Description
Carcinoma in situ of the breast – with surgery to remove the tumour	An early stage of breast cancer where cells inside some of the ducts or lobules in the breast have started to turn into cancer cells. Treated by surgery to remove the breast, part of the breast or the tumour and surrounding tissue.
Carcinoma in situ of the cervix uteri – requiring trachelectomy (removal of the cervix) or hysterectomy	An early stage of cervical cancer where the cells in the surface of the cervix have cancerous changes, treated by a trachelectomy or hysterectomy.
Carcinoma in situ of the colon or rectum – resulting in intestinal resection	An early stage of colorectal cancer where the disease remains within the lining of the colon or rectum and part of the intestine (bowel) is removed.
Carcinoma in situ of the larynx – with specified treatment	A very early cancer contained in the mucosa (top layer of the skin like covering) of the larynx that has not spread into any surrounding tissue.
Carcinoma in situ of the renal pelvis or ureter – of specified severity	An early stage of cancer in the renal pelvis or ureter supported by histological confirmation.
Carcinoma in situ of the testicle – requiring orchidectomy	An early stage of testicular cancer where abnormal cells are present, or benign testicular tumour, treated by surgery to completely remove the testicle.
Carcinoma in situ of the urinary bladder – supported by histological evidence	An early stage of urinary bladder cancer where abnormal cells are present, confirmed by a biopsy report.
Carcinoma in situ of the vagina or vulva – resulting in surgery to remove the tumour	An early stage of cancer where abnormal cells are found in the inner lining of the vagina or the surface of the vulvar skin resulting in surgery to remove the tumour.
Carcinoma in situ (other) – with surgery	A cancer in situ which is diagnosed with histological confirmation and confined to the epithelial linings of organs and that has been treated by surgery to remove the tumour.
Gastrointestinal stromal tumour (GIST) or neuroendocrine tumour (NET) of low malignant potential – with surgery	GISTs of low malignant potential are a type of sarcoma found in the digestive system. NETs of low malignant potential develop in the cells of the neuroendocrine system and can be found in the gut (usually the appendix), pancreas or lungs.
Low grade prostate cancer – of specified severity	An early stage of prostate cancer where all of the cancer cells look likely to grow slowly.
Ovarian tumour of borderline malignancy/low malignant potential – with surgical removal of an ovary	Borderline ovarian tumours are made up of abnormal cells in the ovary. They are often diagnosed at an early stage and usually cured with surgery.
Skin cancer (not including melanoma) – advanced stage as specified	Non-melanoma skin cancer is a group of cancers that slowly develop in the upper layers of the skin.

Our ABI+ cancer definition in full

Cancer – 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 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 borderline malignancy; or
 - having low malignant potential;
- malignant melanoma that is confined to the epidermis (outer layer of skin).
- any non-melanoma skin cancer (including cutaneous lymphoma) that has not spread to lymph nodes or metastasised to distant organs;
- all tumours of the prostate unless histologically classified as having a Gleason score of 7 or above, or having progressed to at least TNM classification T2bN0M0.

Our additional conditions for early forms of cancer are:

Carcinoma in situ of the breast – with surgery to remove the tumour

Carcinoma in situ of the breast positively diagnosed with histological confirmation by biopsy together with the undergoing of surgery to remove the tumour.

Carcinoma in situ of the cervix uteri – requiring trachelectomy (removal of the cervix) or hysterectomy

Carcinoma in situ of the cervix uteri diagnosed with histological confirmation by biopsy together with the undergoing of trachelectomy or hysterectomy to remove the tumour.

For the above definition, the following are not covered:

- loop excision, laser surgery, conisation and cryosurgery.

Carcinoma in situ of the colon or rectum – resulting in intestinal resection

Carcinoma in situ of the colon or rectum resulting in intestinal resection.

For the above definition, the following are not covered:

- local excision and polypectomy.

Carcinoma in situ of the larynx – with specified treatment

Carcinoma in situ of the larynx, supported by histological confirmation, which has been treated with surgery, laser or radiotherapy.

Carcinoma in situ of the renal pelvis or ureter – supported by histological evidence

A definite diagnosis of carcinoma in situ of the renal pelvis or ureter supported by histological confirmation.

Carcinoma in situ of the testicle – requiring orchidectomy

A definite diagnosis of carcinoma in situ of the testicle (also known as intratubular germ cell neoplasia unclassified or ITGCNU) or benign testicular tumour supported by histological evidence, which has been treated surgically with an orchidectomy (complete removal of the testicle).

Carcinoma in situ of the urinary bladder – supported by histological evidence

A definite diagnosis of carcinoma in situ of the urinary bladder supported by histological evidence.

For the above definition, the following are not covered:

- non-invasive papillary carcinoma;
- stage Ta urinary bladder carcinoma; and
- all other forms of non-invasive carcinoma.

Carcinoma in situ of the vagina or vulva – resulting in surgery to remove the tumour

Carcinoma in situ of the vagina or vulva resulting in surgery to remove the tumour.

For the above definition, the following are not covered:

- laser surgery and diathermy; and
- vaginal intraepithelial neoplasia (VAIN) grade 1 or 2 or vulval intraepithelial neoplasia (VIN) grade 1 or 2.

Carcinoma in situ (other) – with surgery

Carcinoma in situ diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial linings of organs and 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 or diathermy treatment; and
- intra-epithelial neoplasia or pre-malignant conditions.

This definition excludes the 8 specified carcinoma in situ conditions listed above. For example, if a claim is made for carcinoma in situ of the breast and the definition specific to that condition is not met, the carcinoma in situ (other) definition cannot be used instead.

Gastrointestinal stromal tumour (GIST) or neuroendocrine tumour (NET) of low malignant potential – with surgery

Gastrointestinal stromal tumour (GIST) or neuroendocrine tumour (NET) of low malignant potential diagnosed by histological confirmation and that has been treated by surgery to remove the tumour.

For the above definition, the following are not covered:

- tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment.

Low grade prostate cancer – of specified severity

Tumours of the prostate histologically classified as having a Gleason score between 2 and 6 inclusive, provided the tumour has progressed to at least clinical TNM classification T1N0M0.

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.

For the above definition, the following is not covered:

- removal of an ovary due to cyst.

Skin cancer (not including melanoma) – advanced stage as specified

Non-melanoma skin cancer diagnosed with histological confirmation that the tumour is larger than 2 centimetres (cm) across and has at least one of the following features:

- tumour thickness of at least 4 millimetres (mm);
- invasion into subcutaneous tissue (Clark level V);
- invasion into nerves in the skin (perineural invasion);
- poorly differentiated or undifferentiated (cells are very abnormal as demonstrated when seen under a microscope); or
- has recurred at the site of previous treatment.



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