



### Customer Services

Freephone 0800 169 7733  
Office hours Monday to Friday,  
8am – 7pm

### Email


[csd@uk.combined.com](mailto:csd@uk.combined.com)

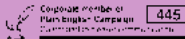
### Website

[www.combinedinsurance.co.uk](http://www.combinedinsurance.co.uk)

### European Headquarters

Combined House  
15 Wheatfield Way  
Kingston upon Thames  
Surrey  
KT1 2PA

Member of 



Underwritten by Combined Insurance  
Company of America (Combined Insurance)

A company with limited liability  
incorporated in Illinois, USA

Combined Insurance is registered in  
the UK: FC005307 and as a branch:  
BR000634.

Authorised and regulated by the  
Financial Services Authority  
(firm no. 202081)

The ACE Group of Companies





# Product Summary

## Cancer Support Plan

This policy from Combined Insurance protects and supports you and your family if you are diagnosed with cancer.



# Important information

## **Customer Services**

**Freephone** 0800 169 7733

**Email** [csd@uk.combined.com](mailto:csd@uk.combined.com)

**Website** [www.combinedinsurance.co.uk](http://www.combinedinsurance.co.uk)

## **Financial Ombudsman Service**

**Tel** 0845 080 1800

**Fax** 020 7964 1001

**Email** [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)

**Website** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**Information in large print is available on request; please call freephone 0800 169 7733 for details.**

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This specialised cover provides financial and professional support when you need it most.

Since 2002, Combined Insurance has paid more than £10 million in cancer related claims.\*

\*Source: Combined Insurance 2007



This document explains the Cancer Support Plan. Please read it.

## The cover we provide

### What is the Cancer Support Plan?

This policy provides:

- Cancer screening benefit – pays you for taking cancer screening tests
- Cancer diagnosis benefit – provides a one-off benefit payment if you are diagnosed with cancer and survive at least 14 days. Please refer to page 13 for a list of covered cancers.
- Approved cancer drugs benefit – pays benefits for drugs approved by the European Medicines Agency or the USA Food and Drug Administration. These drugs must be recommended for you by the medical consultant in charge of your cancer treatment and must not be available to you free on the National Health Service (NHS). Available to permanent UK residents only.
- Hospital visits benefit – provides financial support for your hospital visits after diagnosis of cancer in the 36 months after your consultant physician has diagnosed you with cancer

- Partner lodging benefit – an allowance for your spouse/partner/civil partner to stay in a hotel if you're in hospital overnight in the 36 months after your consultant physician has diagnosed you with cancer
- Access to the Red Arc advisory and counselling services

Additional key facts about your Cancer Support Plan:

- You choose the level of cover you need – five levels of cover are available
- You may take out this policy if you are between 18 and 64 years old (inclusive) and a permanent UK resident
- You can continue your cover until your 70th birthday if no claim is made. Children's cover ends on their 18th birthday.
- You must pay regular premiums to keep your cover going
- You can review and update your cover to make sure that it is always right for your needs



# Summary of benefits

Level of cover				
1	2	3	4	5
<p><b>Cancer screening benefit</b></p> <p>Paid for approved cancer screening. The policy must have been in force for 12 months and then this benefit can be claimed once every 3 years. Home tests are not covered.</p>				
£25	£50	£75	£100	£125
<p><b>Cancer diagnosis benefit</b></p> <p>Paid if you are diagnosed with a cancer meeting our definition.</p>				
£10,000	£20,000	£30,000	£40,000	£50,000
<p><b>Approved cancer drugs benefit</b></p> <p>Paid for approved cancer drugs that aren't available on the NHS for free. This is available in the 36 months after your consultant physician has diagnosed you with cancer.</p>				
up to £5,000	up to £10,000	up to £15,000	Up to £20,000	Up to £25,000
<p><b>Hospital visits benefit</b></p> <p>Paid for UK hospital visits for any related treatment or tests in the 36 months after your consultant physician has diagnosed you with cancer (up to a maximum of 30 visits).</p>				
£50 per visit	£75 per visit	£100 per visit	£125 per visit	£150 per visit
<p><b>Partner lodging benefit</b></p> <p>Paid to you if you are confined to a UK hospital and your spouse/partner/civil partner needs to stay overnight in a hotel/motel while you are in hospital (up to a maximum of 10 visits). This benefit is available throughout the 36 months after your consultant physician has diagnosed you with cancer.</p>				
£50 per night	£75 per night	£100 per night	£125 per night	£150 per night

Benefits are indexed at 5% (simple) per year for the first 10 years - see page 9.

## What other features are there?

If you are diagnosed with a covered cancer, you can also use Red Arc. Red Arc is an independent care advice service which provides information, support and tailored care when you need it most.

Once your cancer has been diagnosed, we will tell Red Arc. A personal nurse adviser will then contact you to discuss your needs and concerns in relation to your condition.

Based on this information, you can choose one of the three options below with the help of a Red Arc personal nurse adviser:

- a) One free specialist home assessment – a specialist nurse consultant, community nurse, counsellor or therapist will visit and assess your home needs. You can have a family member with you if needed. The assessment can help to calm fears, aid understanding, and point to actions that can be taken to improve conditions for both you and your family
- b) Counselling – eight to ten sessions for trauma, stress or bereavement
- c) Therapy – eight to ten therapy sessions including physiotherapy, occupational, speech, and complementary therapy

Red Arc will also offer you:

- Care planning – how to deal with the physical and/or emotional issues that the cancer could cause
- Access to Red Arc's network of specialist charities, self help groups, care and care equipment providers

**Please note** – Red Arc provides this service; not us. The help and support you get will be based on your individual circumstances and needs. You and your personal nurse adviser will agree these together.

## Can children have cover?

Yes. Eligible children can be covered from age 3 to 17 (inclusive). The amount we pay for a child diagnosed with cancer is 50% of your diagnosis benefit. None of the other benefits are available.

We only pay one claim for each child then cover for that child will end. However, cover will continue as normal for you and the rest of your family.

## After the policy starts, is there anything I need to do?

We will send you confirmation of your plan in the post together with your policy schedule. These will include some details about your personal circumstances which you will need to check. If they are incorrect you must notify us immediately.

You must tell us if you start using tobacco products. This could change your premium.

## What we do not cover

Cover starts 90 days after your policy is issued.

We will not pay for any claim resulting directly or indirectly from:

- An illness that does not meet our definition of cancer. Some types are not covered, see page 13. This does not apply to the cancer screening benefit.
- Alcohol or drug abuse
- HIV/AIDS
- Unreasonable failure to follow medical advice
- Pre-existing conditions

In addition to these exclusions, we will also not pay:

- If you die within 14 days of meeting our definition of cancer
- If you live outside of the UK for more than 13 weeks in any 12 months
- If we do not receive medical reports and evidence from a suitably qualified consultant physician or hospital in Europe, the United States of America, Canada, Australia or New Zealand. This evidence must be in a form satisfactory to our Chief Medical Adviser.

If the claim is for a covered child, we will also not pay if the condition that caused the cancer existed before any of the following:

- The commencement date of the policy
- The child's third birthday
- The legal adoption of the child

# Paying your premiums

## What will my premium payments be?

Your initial premium payment is shown on the last page of this booklet and on your policy.

The amount you pay depends on the following:

- Personal details – for example, your age and whether you smoke
- The level of cover and payment option you choose.

Your renewal payments to us can be made monthly, quarterly, semi-annually or annually.

## Changes to premium/benefit payments in the future

The premium and benefit levels you have chosen are for the first year. From your second year, these will increase by 5% (simple interest) each year for the first 10 years the policy is in force. This is to cover increases in earnings and the cost of living.

All premiums are subject to Government Insurance Premium Tax (IPT) which is currently at 5%; this is subject to change.

Your premiums will be reviewed regularly. Please see the Policy Provisions for full details. Your premium will only change if we apply a premium change to all groups of similar policies. We will give you at least 60 days notice if we intend to do so.

# Ending or changing your cover

## When will the policy cease?

Your policy will end on the first of the following events:

- You choose to cancel the policy
- You stop paying premiums
- You reach age 70
- You die

The policy only pays out the main cancer diagnosis benefit once to each person covered. After payment of the main benefit, premiums will stop. You will then have 36 months, starting from the date your cancer was diagnosed, to claim on the other benefits. A cancer diagnosis payment for your children does not affect your cover.



## Your right to cancel

If you are not satisfied with your policy for any reason, you may cancel it within 30 days of the date of issue by phoning us on 0800 169 7733 or by contacting our Customer Services Department in writing – full contact details are listed on the back page.

If this happens we will refund any premiums you have paid. However, if you make a payable claim before you cancel your policy, we will keep part of the premium to cover our reasonable administration costs.

If you cancel the policy after this 30 day period, it will remain in force until the next premium is due and will then be cancelled.

## Our right to cancel

We may cancel this policy at any time. If this happens, we will write to at your last known address and give you at least 30 days notice. This would not affect any claim that starts before the cancellation date.

## Making a claim

If you have any questions or wish to make a claim, please contact the Customer Services Department on 0800 169 7733. You can also contact us by letter or email – full contact details are listed on the back page.

Please quote your policy number and, if possible, a daytime phone number.

# Complaints procedure

We are dedicated to providing a high quality service and want to maintain this at all times. If you are not satisfied with our service please contact the Customer Services Department on 0800 169 7733, so we can deal with your complaint as soon as possible. You can also contact us by letter or email – full contact details are listed on the back page.

If you are dissatisfied with our response to a complaint, please write to the Complaints Manager. They will review the complaint to see if the decision was sound and that we gave you a clear explanation. If you find our final decision unacceptable, you can ask the Financial Ombudsman Service to investigate.

## **Financial Ombudsman Service**

South Quay Plaza, 183 Marsh Wall, London, E14 9SR

**Tel** 0845 080 1800 **Fax** 020 7964 1001

**Email** [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)

**Website** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

This does not affect your right to take legal action at a later stage.

# Financial Services Compensation Scheme

In the unlikely event that we are unable to meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). The FSCS will meet the first £2,000 of your claim in full plus 90% of the balance without any upper limit.

Their contact details are:

## **Financial Services Compensation Scheme**

7th Floor Lloyds Chambers,

Portsooken Street, London, E1 8BN

**Tel** 020 7892 7300 **Fax** 020 7892 7301

**Website** [www.fscs.org.uk](http://www.fscs.org.uk)

# Other important information

## Terms and conditions

This Product Summary gives a guide to the Cancer Support Plan. It does not include all the definitions, exclusions, terms and conditions. If you would like a copy of the full terms and conditions please contact us directly.

## Tax

Present UK law and Inland Revenue practice means that:

- You do not get tax relief on your premiums
- Benefit payments are free of UK Income Tax and Capital Gains Tax
- If we pay benefit after your death, Inheritance Tax may be due on the benefit paid
- You may be able to avoid Inheritance Tax by using an appropriate trust. A solicitor can give you more detail.

This may change in future.

## Law

The law of England and Wales applies to this policy.

# Cancer insurance – an overview

Below is an overview of what cancer is and which cancers are covered by the policy. Overleaf, you will also find a glossary that explains the medical terms we use.

## What is cancer?

Cancer is hard to define because it isn't a single illness. There are around 200 types and they affect people in different ways. A cancer is an uncontrolled growth of abnormal 'malignant' cells which, if left untreated, can invade and destroy the surrounding healthy tissue. In the later more advanced stages, it can spread from the original site to other parts of the body.

## When would a cancer policy pay out?

Cancer claims are valid on the diagnosis of a malignant cancer that has reached the point where it has invaded and started to destroy the adjacent surrounding tissue. However, a few types of cancer are not covered.

## What types of cancer are not covered?

Very early cases that have not yet started to invade the adjacent surrounding tissue in the organ are not covered. Doctors sometimes call these cases 'pre-malignant', 'non invasive', 'cancer in situ', 'having borderline malignancy' or 'having non malignant potential'. Early detected cancers like these are not covered. This doesn't depend on what treatment is given.

For example, there would be no cover if a breast cancer was caught at this very early stage where the tumour had not started to invade the healthy breast tissue, even if treated by a mastectomy. However, these cases would be covered later if, for example, they do not respond to treatment.

Similarly, very early prostate cancers are not covered but may be covered later if they start to spread.

The only type of skin cancer that is covered is malignant melanoma where it has started to invade the healthy skin tissue - these can be very serious if left untreated. Other skin cancers normally only affect the surface layer of skin and do not typically spread to other parts of the body. This means they can usually be completely cured by simple and effective treatment. These other skin cancers are not covered.



## Standard definition

### Standard definition of 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, lymphoma and sarcoma. 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
  - Having non malignant potential
- All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
- Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A
- Any skin cancer other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin)

## Glossary of terms

### Binet stage

Binet staging is a system of grading chronic lymphocytic leukaemia (CLL). It classifies CLL into three Binet stages (“A” to “C”) according to the number of areas where lymphoid tissues are involved (the four possible areas are the spleen and the lymph nodes of the neck, groin, and underarms), as well as the presence of anaemia (low red blood cell count) or thrombocytopenia (low number of blood platelets).

### Borderline malignancy

Potentially malignant cells that form in the tissue covering the organ and have not invaded the adjacent tissue.

### Cancer in-situ

The presence of malignant/cancerous cells at a stage of development such that they have not spread into surrounding healthy tissue. In medical terminology, this means that the cancer cells are confined to the tissue that lines the internal and external surfaces of the body

(called the epithelium) of origin and have not yet invaded the adjacent tissue.

For malignant melanomas of the skin, this means that cancer cells are confined to the epidermis (the outermost layer of skin) and may be categorised as Clark's level 1.

### **Chronic lymphocytic leukaemia**

Chronic lymphocytic leukaemia (CLL) is the most common type of leukaemia in North America and Europe. It rarely affects people under the age of 50.

### **Clark's level**

A grading system for malignant melanomas of the skin based on how deep into the skin the cancer has invaded. When melanoma has grown into the deeper layers of the skin, there is a higher risk that it might spread to other areas of the body.

### **Epidermis**

The outer layer of skin.

### **Gleason score**

A system of grading prostate cancer. The Gleason grading system assigns a grade to each of the two largest areas of cancer in the tissue samples. Grades range from 1 to 5, with 1 being the least aggressive and 5 the most aggressive. The two grades are then added together to produce a Gleason score.

A score from 2 to 4 is considered low grade; 5 to 7, intermediate grade; and 8 to 10, high grade.



## **Histology**

Histology is the study of a thin slice of tissue or cells under a light microscope. Histology reports help doctors to make a diagnosis of the type and grading of the disease and how aggressive it may be.

## **Invasion**

The occurrence of malignant/cancerous cells that have spread into surrounding healthy tissue (that is, more extensive than cancer in-situ).

## **Invasive malignant melanoma**

A malignant melanoma which has progressed beyond the point of being confined to the epidermis (the outermost layer of skin). This will be categorised as Clark's level 2 or above.

## **Leukaemia**

A disease of the blood forming tissues characterised by increased numbers of immature or abnormal blood cells, that leads to an increased tendency to infection, anaemia and haemorrhage.

## **Lymphoma**

Cancer of the lymphatic (glandular) system, including Hodgkin and Non-Hodgkin lymphoma.

## **Malignant tumour**

A tumour that invades the tissue in which it originates and can spread to other parts of the body.

## **Non-invasive**

Malignant/cancerous cells that have not spread into surrounding healthy tissue.

## **Non-malignant potential**

Potentially malignant cells that form in the tissue covering the organ and have not invaded the adjacent tissue.

## **Pre-malignant**

Cells which may develop into a malignant tumour but have not yet done so.

## **PSA test**

PSA (Prostate Specific Antigen) is a protein made by the prostate gland, which naturally leaks out into the bloodstream. The PSA test measures the level of PSA in your blood. Sometimes a raised PSA level can be a sign of prostate cancer.

## **Sarcoma**

Cancer of "connective tissue" such as bone, muscle, nerves, fatty tissue or cartilage.

## TNM classification

An internationally recognised standardised method of staging cancers. Broadly, the three parts of the system relate to:

- T Tumour – a scale of 0 to 4 is used to record details about the primary tumour. T0 means there is no evidence of a primary tumour, T1 to T4 shows the size and extent of spread of the primary tumour. ‘Tis’ may be used for cancer in situ.
- N Nodes – a scale of 0 to 3 is used to record the extent of spread to the regional lymph nodes. N0 means the lymph nodes are not involved, N1 – N3 shows the extent of the involvement.
- M Metastases – either M0 or M1, the latter indicating metastases (more distant spread of the cancer).

## Personal illustration

Valid for one month from the date shown

Benefit level 1  2  3  4  5

Use tobacco products Yes  No

Date of birth

Age

Cancer diagnosis benefit (cross as applicable)

£10,000  £20,000  £30,000  £40,000  £50,000

Initial premium

£      Two months / Quarterly / Semi-annual / Annual

Representative's name

Licence number

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