



ZURICH®

Futura

Cancer cover guide



Important

The contents of this guide and the explanations given are for guidance only and do not affect the Policy Conditions.

Cancer cover

Cancer cover pays a lump sum if you are diagnosed with one of the illnesses or medical conditions as defined in the Futura Policy Conditions.

Key definitions

The definitions, shown on the left hand side of this guide, are the same as those in the Futura Policy Conditions with a 'plain English' overview on the right hand side.

Plan limitations

Cancer cover is subject to an initial qualifying period of 90 days from the start of the policy (or from the start of any increase in cover, or from the start of any reinstatement of the policy), although premiums for cancer cover are payable from the policy commencement. This means that any claim for illness which occurs within the qualifying period will not be paid.

Please refer to the Futura Policy Conditions for the full list of exclusions.

Full list of conditions covered

1. Benign brain tumour – resulting in permanent symptoms
2. Cancer – excluding less advanced cases
3. Ductal carcinoma in situ of the breast – with specific treatment (partial payment)
4. Children’s cancer cover

Cancer cover definitions

Cancer cover definition

1. Benign brain tumour – resulting in permanent symptoms

A non-malignant tumour or cyst in the brain, cranial nerves or meninges within the skull, resulting in permanent neurological deficit with persisting clinical symptoms.

The requirement for permanent neurological deficit with persisting clinical symptoms will be waived if the benign brain tumour is surgically removed.

For the above definition, the following are not covered:

- Tumours in the pituitary gland.
- Angiomas.

Plain English definition

A benign tumour is a non-cancerous abnormal growth of tissue.

A cyst is a tumour-like sphere filled with fluid – much like a balloon filled with water. A cyst contains blood, tissue, or tumour cells.

A benign tumour or cyst in the brain, although not cancerous, is very serious because the growth may be pressing on brain tissue and other structures inside the skull. Such growths may be potentially life threatening and may need removing by surgery.

Cancer cover definition

2. 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 either borderline malignancy; or
 - having low malignant potential.
- All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above, or having progressed to at least clinical TNM classification T2bN0M0.
- Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A.
- Any skin cancer (including cutaneous lymphoma) other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin).
- All papillary thyroid tumours unless having progressed to at least tumour size T2 or histologically classified as having caused invasion in the lymph nodes or spread to distant organs.

Plain English definition

Cancer is the general term used to refer to all types of 'malignant tumours'. An invasive malignant tumour is made up of cancerous cells which invade surrounding tissues and then may spread through the bloodstream or lymphatic system to form more growths in other parts of the body.

The term 'malignant tumour' also includes leukaemia (a cancer of white blood cells), sarcoma (a cancer that develops in the bone and tissues that support and connect the body, such as muscle, nerves, tendons, cartilage the lining of joints, blood vessels, and the fatty and fibrous tissues) and lymphoma (a cancer of the lymphatic system, a vital part of the body's immune system).

Pre-malignant tumours, non-invasive tumours and cancers in situ are not covered (other than ductal carcinoma in situ). Such tumours are generally in a very early stage and have not shown signs of invasion in their native tissue or spread to surrounding tissues. These tumours are usually readily treatable and are not life threatening.

All forms of skin cancer are excluded apart from invasive malignant melanoma. Invasive malignant melanoma is a serious form of cancer but other skin cancers are usually easily treated, unlikely to spread and not life threatening.

Cancer cover definition

3. Ductal carcinoma in situ of the breast – with specific treatment (partial payment)

We will pay the lower of 12.5% of the cancer cover sum insured shown in the policy schedule (or any subsequent endorsement), or USD20,000 (or currency equivalent determined by us), if the life insured is diagnosed with a ductal carcinoma in situ of the breast which is histologically confirmed, and as a result requires total mastectomy, segmentectomy or lumpectomy. The need for the procedure must be confirmed by an oncologist or a breast surgeon.

Ductal carcinoma in situ of the breast treated by other methods and lobular carcinoma in situ of the breast are specifically excluded.

This benefit is only payable once in the policy lifetime and after payment, the cancer cover sum insured and life cover will be reduced by the amount of the payment.

Plain English definition

Ductal carcinoma in situ (also known as intraductal carcinoma) is the most common type of non-invasive breast cancer or pre-cancer in women. It can also be described as a very early form and most treatable diagnosis of breast cancer.

Ductal carcinoma refers to the development of cancer cells within the milk ducts of the breast.

In situ means 'in place' and refers to the fact that the cancer has not moved out of the duct where it originally developed and spread into the fatty breast tissue or to any other part of the body (such as the lymph nodes).

4. Children's cancer cover

Your children (natural or legally adopted) are also covered for the conditions listed below at no extra cost. Children's cancer cover applies from each child's first birthday and ends when they attain age 19, as long as the policy is in force. This benefit does not cover congenital abnormalities, birth defects and conditions present prior to age 1 or prior to the date of adoption. The most we will pay for a child is 10% of the current cancer cover sum insured or US 15,000 whichever is the lower. For joint life both death policies where the cancer cover sum insured varies for each life insured, we will calculate the children's cancer cover on the highest amount. We will only pay one claim for each child and limit claims to a maximum of three claims under this condition. At the time of a claim, we will take account of all your Zurich policies that offer this benefit and will only pay one claim amount per child.

The conditions covered under children's cancer cover are as follows:

- Benign brain tumour – resulting in permanent symptoms.
- Cancer – excluding less advanced cases

Plain English definitions are the same.

Important information

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