

GREAT CANCER CARE

Here is **your** GREAT Cancer Care insurance policy document. Please examine it together with the schedule to ensure that **you** understand the terms and conditions and have the protection **you** need.

It is important that this policy document, the schedule and any amendment or endorsement issued (which all together make up the **policy**) from time to time are read together to avoid any misunderstanding.

If **you** have any questions after reading these documents, please contact your insurance advisor or **us**. If there are any changes that may affect the insurance provided, please contact **us** immediately.

Important notice

The insurance cover provided under this **policy** is based on the information **you** have provided to **us**.

Please be reminded that **you** must fully and faithfully declare to **us** the facts that **you** know or ought to know, otherwise no benefit may be received from this **policy**.

You are also requested to read this **policy**. If any error or misdescription is found, the **policy** should be returned to **us** for correction.

Your policy

Your policy sets out the terms and conditions of a contract of insurance between **you** and **us**. The proposal form, declaration and any information **you** provided to **us** at the time of application shall form the basis of this contract.

In consideration of the payment of premium to **us**, and subject to the terms, conditions, exclusions, provisions and limitations contained or endorsed in the **policy**, **we** will provide **you** with insurance cover as described in the **policy** during the **period of insurance** or any subsequent period for which **you** pay and **we** accept the required premium.

This **policy** is not a Medisave-approved **policy** and **you** may not use Medisave to pay the premium for this **policy**.

This is a short-term accident and health **policy** and **we** are not required to renew this **policy**. **We** may terminate this **policy** by giving you 30 days' notice in writing.

Customer care

We are committed to providing **you** with a high standard of service and customer care. Should **you** have any reason to feel that **we** have not provided the service **you** expected, please contact **us**, preferably in writing.

Important – Please remember to quote **your policy** number or other reference in **your** communication.

DEFINITIONS

Cancer(s)

refers to any stage of cancer, including but not limited to, **early cancer, intermediate cancer and major cancer**, as the case may be.

Early Cancer, Intermediate Cancer and Major Cancer

refer to any medical conditions and/or medical procedures as set out in Annex 1.

Early Cancer Benefit, Intermediate Cancer Benefit and Major Cancer Benefit

refer to the benefits set out in **cancer benefit** section of this **policy**.

Date of Commencement

refers to the effective date stated in the schedule when this **policy** first commences.

Medical Practitioner

A person who is registered and legally qualified as a doctor, has a medical degree in western medicine, and is authorised and licensed to practise medicine and surgery in the relevant country.

The medical practitioner cannot be **you**, the **insured person**, or

- any member of **your** family or their family; or
- **your** or their business partner, employer, employee or agent

Period of Insurance

refers to such period of coverage under this **policy** stated in the schedule (both dates inclusive).

Plan Type

refers to the type of plan shown in the schedule or otherwise varied by endorsement to this **policy** in accordance with the terms of this **policy**.

Policy

The contract of insurance between **you** and **us**. The policy is made up of **your** application form, **your** declarations, the **schedule** and any endorsements **we** have issued for **your** cover.

Policy Anniversary

refers to any anniversary of the **date of commencement**.

Pre-existing Condition

refers to any condition which existed prior to the **date of commencement** or the date of any reinstatement (if applicable) of this **policy** and for which:

- (a) symptoms of the condition existed that would cause an ordinarily prudent person to seek diagnosis, care or treatment; or
- (b) medical advice or treatment was recommended by or received from a Medical Practitioner; or
- (c) the **insured person** has undergone medical tests or investigations.

Renewal Date refers to the date immediately following the last day of any **period of insurance**.

Stage(s) refers to the **early, intermediate and/or major stages of cancer**, as the case may be.

- (a) A reference to one gender shall include reference to the other gender. Words in the singular shall include the plural and *vice versa*.
- (b) The headings in this **policy** are inserted for convenience only and shall not affect the construction and interpretation of this **policy**.
- (c) References to clauses are to the corresponding numbered provisions set out in **cancer benefit** section of this policy and references to paragraphs are to the corresponding numbered provisions set out in **general provision** of this **policy**.

You / Your / Insured / Insured person

The person named as the policyholder in the schedule.

We (us, our)

Great Eastern General Insurance Limited.

CANCER BENEFIT

(a) **Early Cancer Benefit**

If **you** are diagnosed for the first time in this lifetime as suffering from an **early cancer**, **we** will pay the following Early Cancer Benefit according to the **plan type** in one lump sum and this **policy** will terminate.

	Plan A	Plan B	Plan C
Early Cancer Benefit	S\$50,000	S\$100,000	S\$150,000

(b) **Intermediate Cancer Benefit**

If **you** are diagnosed for the first time in this lifetime as suffering from an **intermediate cancer**, **we** will pay the following Intermediate Cancer Benefit according to the **plan type** in one lump sum and this **policy** will terminate.

	Plan A	Plan B	Plan C
Intermediate Cancer Benefit	S\$50,000	S\$100,000	S\$150,000

(c) **Major Cancer Benefit**

If **you** are diagnosed for the first time in this lifetime as suffering from a **major cancer**, **we** will pay the following Major Cancer Benefit according to the **plan type** in one lump sum and this **policy** will terminate.

	Plan A	Plan B	Plan C
Major Cancer Benefit	S\$50,000	S\$100,000	S\$150,000

- (d) If there are two or more claims made under different **stages** of the same **cancer** at the same time, **we** will only pay the more severe stage of **cancer** which is admitted by **us**.
- (e) If **you** are diagnosed with two or more **cancers** under any **stages** in one single event, **we** will only pay the first claim which is admitted by **us**.

EXCLUSIONS

We shall not be liable to pay any benefit which directly or indirectly, is caused by, arises in connection with, is a consequence of, or in contributed to by any of the following:

- Any **cancer (early, intermediate or major)**, if the diagnosis of the **cancer (early, intermediate or major)**, or undergoing of such medical procedure which is regarded as a **cancer (early, intermediate or major)**, was made within ninety (90) days from any of the following:
 - the **date of commencement**;
 - the date of reinstatement of this **policy** (if applicable)
- Any **cancer (early, intermediate or major)**, caused directly or indirectly by any of the following:
 - a **pre-existing condition** which is related to the **cancer (early, intermediate or major)**, that is the subject of a claim under this **policy**;
 - alcohol or drug abuse;
 - any congenital anomaly or defect.
- Any outbreak of a human contagious or infectious disease that has been (or eventually is) declared as an epidemic or a pandemic by the World Health Organisation or any authority, or that has been reported by the media as such.
- Declared or undeclared war or, any hostilities or any act of war, invasion, foreign enemy, civil war, rebellion, revolution, insurrection, riot, strike, any military or usurped power and martial law.
- Illegal acts of the **insured person**, or their executors, administrators, legal heirs or personal representatives.

6. Any willful or intentional acts of the **insured person** (while sane or insane) including suicide, self-inflicted injury, suicide pacts or agreements or any attempt thereat.
7. The **insured person** having taken a drug unless it is proved that the drug was taken in accordance with proper medical prescription.
8. Any condition which is, or results from or is a complication of infection with Human Immunodeficiency Virus ("**HIV**"), any variance including Acquired Immune Deficiency Syndrome ("**AIDS**"), and AIDS Related Complications ("**ARC**"), any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC
 - a. For the purpose of this Exclusion, the term AIDS shall have the meaning assigned to it by the World Health Organisation at the time of Hospitalisation.
 - b. Opportunistic infections shall include but are not limited to pneumocystis carinii pneumonia, organism or chronic enteritis virus and/or disseminated fungi.
 - c. Malignant neoplasm shall not include but not limited to Kaposi's Sarcoma, central nervous system lymphoma and/or other malignancies currently or which subsequently becomes known as causes of death in the presence of AIDS.
9. Any condition which is, results from or is a complication of infection with a venereal disease or surgical operation or treatment for circumcision.
10. Any condition which is, results from or is a complication of birth control, sterilisation, infertility or treatment thereof, pregnancy, childbirth, caesarean, miscarriage or abortion.
11. Any condition, which is, results from or is a complication of any surgery, therapy or treatment administered on the insured person which is prescribed or required by a Physician, and/or Surgeon in his professional capacity and/or other person or persons who are not qualified to practice as Physicians or Surgeons.
12. Any mental conditions or disorder, alcoholism or intoxication, rest cures, sanatoria care or special care of special nursing care, acupuncture treatment by a chinese physician and/or Surgeon and cosmetic or plastic surgery.

13. Communicable disease

Notwithstanding any provision to the contrary within this policy, this policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

For the purposes of this endorsement, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.

As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- (a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- (b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- (c) the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

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14. Cyber Loss

Regardless of anything to the contrary set out in this policy document or any endorsement, the policy does not cover cyber loss.

Cyber loss means actual or alleged loss, damage, liability, disease, injury or death, costs or any amounts you have to pay, if directly or indirectly caused by, or arising from or in connection with, any:

- (a) unauthorised or malicious act;
- (b) threat of, or false statement relating to, any unauthorised or malicious act or acts;

- (c) error, omission or accident; or
- (d) act of not meeting legal or regulatory requirements;

involving any person or group having access to or using any data or computer system.

For the purpose of this exception, a computer system is any computer, hardware, software, application, process, code, program, information technology, communications system or electronic device. This includes any associated device, equipment or system, including routers, data-storage devices, networking equipment or back-up facilities.

15. Sanctions

We will not be considered to have provided cover, and will not be liable to pay any claim or provide any benefit under the **policy**, if doing so may, in **our** opinion, lead to **us** breaking or going against any sanction, prohibition, restriction or regulations set out by any state, country or organisation that operates across national borders (sanctions).

If **you** or any party associated with the **policy**, such as a policyholder, beneficial owner, **insured person** or beneficiary (an associated party):

- is marked or listed as a person that sanctions apply to;
- is involved in any way, whether directly or indirectly, with a party that sanctions apply to; or
- has been charged, found guilty or had judgment taken against them under any local or foreign law or regulations that give effect to sanctions;

we may decide to do one or more of the following without having any liability to **you** or any associated party.

- (a) Cancel any policy, contract, transaction or business, or treat it as if it had never existed
- (b) Close-out any financial product or investment
- (c) Cash in any financial product or investment
- (d) Hold back any payment, transfer of money, refund or benefit
- (e) Suspend any payment, transfer of money, refund or benefit
- (f) Refuse or reject any transaction or request
- (g) Take any step or action necessary to remove, reduce or minimise the possibility of **us** breaking or going against any sanctions

You and any associated party (or both) will indemnify **us** (fully compensate and not hold **us** responsible) for any and all losses, damages, costs and expenses which **we** may suffer as a result of or in connection with **your** or any associated party's actions or failure to act in relation to the sanctions, or **us** taking any of the actions a) to g) above.

16. Terrorism

Regardless of anything to the contrary set out in this policy document or any endorsement, the policy does not cover any actual or alleged loss, damage, cost or expense directly or indirectly caused by, resulting from or in connection with terrorism.

For the purpose of this exception, terrorism is any action or threat of action, whether or not it involves force or violence, that is:

- committed for political, religious, ideological or similar purposes;
- intended to influence any government; and
- designed to scare or intimidate the public or any section of the public.

The policy also does not cover any loss, damage, cost or expense directly or indirectly caused by or in connection with action taken to control, prevent or suppress any act of terrorism.

If we think that this exception prevents the policy from covering any loss, damage or liability, and you disagree, you must provide proof that this exception does not apply. If you don't, the loss, damage, cost or expense will not be covered. If any part of this exception cannot be enforced, the rest of it will still apply and can be enforced.

17. Institute Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Exclusion

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith; in no

case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from:

(a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel

(b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof CCM012002 8 of 8

(c) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction of radioactive force or matter

(d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific, or other similar peaceful purposes

(e) any chemical, biological, bio-chemical or electromagnetic weapon.

GENERAL CONDITIONS

1. VARYING OF THIS CONTRACT OF INSURANCE

1.1 This **policy** may only be varied if **we** consent in writing. **Your** statement made when applying for this **policy** will be taken to be representations and not warranties, unless there is fraud. Any subsequent endorsement made by **us** will take effect from the date of the endorsement.

1.2 **We** may from time to time determine the manner in which this **policy** is varied by way of an endorsement to the **policy** document.

1.3 Alteration of Plan Type

1.3.1 No upgrade of **plan type** is permitted after the inception of this **policy**.

1.3.2 **You** may apply in writing to downgrade the **plan type**. **We** have the absolute discretion to reject or approve such an application, and will notify **you** in writing as to whether the application is rejected or approved. Where the application is approved, **we** will issue an endorsement to this **policy** to reflect the change of Plan Type and the effective date of the change. For the avoidance of doubt, no refund will be made for any premiums paid prior to the effective date of the downgrade of the **plan type**.

2. ELIGIBILITY

The **insured person** must be:

(a) Singaporean(s), Permanent Resident(s) or non-Singaporean(s) residing in Singapore with valid work pass or permit under the Employment of Foreign Manpower Act (Cap.91A) or Immigration Act (Cap.133); and

(b) age between twenty-one (21) and sixty (60) years old (both ages inclusive), or up to the age of sixty-five (65) years old for renewals.

3. FREE LOOK

The **policy** has a free-look provision (that is, a provision which allows you to cancel the **policy** within a specific number of days and get a full refund). Under that provision, **you** can cancel the **policy** by writing to **us** within 14 business days from the date **you** received this policy document (the free-look period). **We** will refund the premium **you** have paid, as long as you have not made a claim.

If **we** sent you this policy document by post, **you** are considered to have received it three working days after the date **we** posted it.

The free-look provision applies only to new policies, not renewals.

4. INCONTESTABILITY

4.1 Subject to clause 4.2, **we** will not dispute the validity of this **policy**, revise terms nor reject claims during **your** lifetime after a lapse of two (2) years from the **date of commencement**, or any date of any reinstatement of this **policy**, whichever is later, to the date of death or claim event, arising from a non-material non-disclosure and/or misrepresentation of a non-material fact that would not have impacted acceptance of coverage.

4.2 **We** will be entitled to dispute the validity of the **policy**, revise terms or reject claims any time where there is:

(a) fraud;

(b) material non-disclosure and/or misrepresentation of a material fact that would have impacted acceptance of

coverage;

(c) non-payment of premiums; or

(d) claims which would have been denied if arising from exclusions.

5. PREMIUMS

5.1 **You** have to pay all premiums on or before the due dates without any need for **us** to inform **you** that a premium is due.

5.2 If there is a claim made on this **policy**, **we** will deduct any future instalments needed to complete the full year's premium from the claim proceeds.

5.3 In the event that **we** receive **your** written request for termination of this **policy**, no refund of premiums shall be made by **us**, except for a termination made under paragraph 7.

5.4 In the event that the Government changes the GST rates, the renewal premium to be paid will be adjusted based on the new GST rate.

6. REVISION OF PREMIUM RATES

6.1 **We** may revise the rates of premium at any time provided that the revised rates apply to all policies of this class of insurance and **you** have been notified of the revision at least 45 days before the premium due date at which time the revised rates will apply.

6.2 The revised rates will apply according to the age of the **insured person** at the **policy anniversary**.

7. TERMINATION

7.1 This **policy** will terminate on the earliest of the following dates:

(a) when the Cancer Benefit claim is admitted;

(b) when **we** receive **your** request to terminate this **policy** in writing:

- if the premium is paid monthly under this **policy**, this **policy** may be cancelled on the next premium due date after the receipt and acceptance of such written notice by **us**, and no premium paid shall be refunded.

- If the premium is paid yearly under this **policy**, the premium paid shall be refunded, less any pro rata premium received or retained by **us** for the period during which cover has been provided;

(c) the premium has not been paid;

(d) the **policy anniversary** on which the **insured person** age is sixty-five (65) years;

(e) the **insured person** dies;

(f) when this **policy** lapses or is otherwise terminated; or

(g) by sending **you** 30 days' notice of termination by registered letter to **your** last known address.

7.2 If premiums are paid for this **policy** after it has been terminated, the fact that **we** have received the premiums does not mean that this **policy** continues to be in force. **Our** only obligation is to refund such premiums.

8. RENEWAL

8.1 When No Renewal is allowed

We will not renew this **policy** if:

(a) This **policy** has been terminated in accordance with any of paragraph 7 above.

For the avoidance of doubt, **we** shall not be required to give **you** notice of termination where termination is in accordance with paragraph 7.1 (a) to (f) above.

8.2 Due to medical condition

If **you** have any existing medical condition at the **policy** renewal date, **you** may not be covered under the renewed **policy** for such a medical condition. If such a medical condition is covered under the renewed **policy**, **you** may need to pay additional premiums.

8.3 Renewal upon Payment of Premium

- 8.3.1 Subject to paragraph 8.1 above, this **policy** will be renewed for a further period of Insurance from a Renewal Date of this **policy** upon payment of the required premium for renewal on or before the Renewal Date.
- 8.3.2 If the premium for this **policy** is payable on a monthly basis, any reference to the **renewal date** is deemed to be a reference to the due date of the monthly instalment.
- 8.3.3 **We** will renew this **policy** for the same **plan type** subject to the same conditions which applied prior to that **renewal date** (including as set out in all endorsements and variations to this **policy** which had been authorised by **us**) and any premium loading imposed will also apply to this **policy** unless varied in accordance with the terms of this **policy** by **us**, for a further **period of insurance**.

9. CONFIRMATION OF AGE

- 9.1 **You** must prove **your** date of birth to **us** before **we** are required to pay any benefit under this **policy**.
- 9.2 If **your** age is understated, **we** will pay the benefits under this **policy** provided that **you** pay the additional premium according to the rate at the actual age. If **your** age is overstated, **we** will refund any excess of premium paid.

10. Payment Before Cover Warranty

(a) Notwithstanding anything herein contained but subject to sub-paragraphs b) and c) hereof, it is hereby agreed and declared that the premium due must be paid to **us** on or before the inception date ("the inception date") of the coverage under the Policy, Renewal Certificate, Cover Note or Endorsement. Payment shall be deemed to have been effected to us when one of the following acts takes place:

- (i) Cash or honoured cheque for the premium is handed over to **us**;
- (ii) A credit or debit card transaction for the premium is approved by the issuing bank;
- (iii) A payment through an electronic medium including the internet is approved by the relevant party;
- (iv) A credit in favour to **us** is made through an electronic medium including the internet.

(b) In the event that the total premium due is not paid to **us** on or before the inception date, then the Policy, Renewal Certificate, Cover Note and Endorsement shall not attach and no benefits whatsoever shall be payable by the Company. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.

(c) In respect of insurance coverage with Free Look provision, **you** may return the original policy document to the Company or intermediary within the Free Look period if **you** decide to cancel the cover during the Free Look period. In such an event, **you** will receive a full refund of the premium paid to us provided that no claim has been made under the insurance and the cover shall be treated as if never put in place.

11. REINSTATEMENT

If this **policy** lapses, **you** may reinstate it within six (6) months from the date of lapsing, at the option of the Company, subject to the following conditions:

- (a) **You** give evidence of insurability satisfactory to **us** and if any medical reports or tests are required by **us**, **you** will have to pay for these medical reports and tests;
- (b) **You** have to inform **us** of any change in the health of the **insured person** or any circumstances that may affect the health of the **insured person** up to the date of reinstatement of this **policy**; and
- (c) **You** have to pay all unpaid premiums and any interest charged by **us** which have accumulated up to the date of reinstatement.

12. NON-ASSIGNMENT OF POLICY

This **policy** is not assignable by **you** and **we** will not be bound by any assignment or mortgage of, or charge on this **policy**.

13. CLAIMS PROCEDURE

- 13.1 **You** must notify **us** of any claim in writing and produce satisfactory proof of the **cancer** on forms furnished by **us** within six (6) months from the date of diagnosis of the **cancer**.
- 13.2 The **cancer** must be diagnosed by a registered **medical practitioner** and must be supported by clinical, radiological, histological and laboratory evidence acceptable to **us**.

- 13.3 All medical reports and any other evidence required by **us** for any claim must be furnished at **your** expense.
- 13.4 In the event of any dispute or disagreement regarding the appropriateness or correctness of the diagnosis, **we** shall have the right to call for an examination of the **insured person** and the evidence used in arriving at such opinion. An independent medical specialist in the relevant field concerned shall conduct this examination and **we** shall select this medical specialist.
- 13.5 **We** shall have the right to require **you** to undergo a blood test including a confirmation test for the absence of any Human Immunodeficiency Virus as a condition precedent to the admission of a claim for **early, intermediate or major Cancers**.
- 13.6 **We** will not be liable if there is a failure to comply with any of the above conditions.
- 13.7 The benefits paid out under **cancer benefit** section of this **policy** shall not be aggregated with any amounts paid by **us** on any other policies and/or riders on the same **insured person** which provide benefits for critical illnesses, and shall not be subject to the aggregate payout limits imposed by **us** for critical illness cover on the same **insured person**.

14. DUPLICATE COVER

An **insured** can only be covered under one GREAT Cancer Care Insurance Policy with the Company. If any **insured** is covered under more than one such **policy**, the Company will consider the **insured** to be insured under the **policy** first issued only and the cover of the Insured under any other such **policy(ies)** will be cancelled. **We** will refund, without interest, any duplicated premium.

15. NOTICES AND CORRESPONDENCE

- 15.1 Any request, notice, instruction or correspondence required under this **policy** whether to **us** or **you** have to be in writing and will be delivered personally or sent by courier, or by post or electronic mail addressed to the addressee or by any other means as approved or adopted or accepted by **us**. **Your** mailing address is as stated in the proposal or any other address that **you** have informed the Company in writing.
- 15.2 **Our** notice, request, instruction or correspondence is presumed to be received:
- (a) three working days after the date we posted it.
 - (b) in the case of personal delivery or delivery by courier, on the day of delivery;
 - (c) in the case of an electronic mail, on the business day immediately following the day of despatch; or
 - (d) in the case of other means as approved, adopted or accepted by **us**, on the day **we** decide is reasonable to receive the notice, request, instruction or correspondence.

16. GOVERNING LAW

The **policy** will be governed by and interpreted in line with the laws of Singapore. and the Courts of Singapore have exclusive jurisdiction for any disputes arising out of this **policy**.

17. EXCLUSION OF THE CONTRACTS (RIGHT OF THIRD PARTIES) ACT 2001

A person who is not a party to this **policy** shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association (GIA) or SDIC web-sites (www.gia.org.sg or www.sdic.org.sg).

Annex 1: Cancer Definitions

Early Cancer: Carcinoma in situ	Intermediate Cancer: Carcinoma in situ of Specified Organs treated with Radical Surgery	Major Cancer
<p>Carcinoma in situ means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. ‘Invasion’ means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The diagnosis of the Carcinoma in situ must always be supported by a histo-pathological report. Furthermore, the diagnosis of Carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.</p> <p>The following conditions are specifically excluded from coverage:</p> <ul style="list-style-type: none"> • Cervical Dysplasia, CIN-1, CIN-2 and CIN-3 and low grade & high grade squamous epithelial lesions. • Prostatic Intraepithelial Neoplasia (PIN). • Vulvar Intraepithelial Neoplasia(VIN). • Any lesion or tumour which is histologically described as benign, dysplasia, premalignant, borderline malignant, or suspicious malignant potential. • All tumours in the presence of Human Immunodeficiency Virus (HIV) infection. <p>Early Prostate Cancer Prostate Cancer that is histologically described using the TNM Classification as T1a or T1b or Prostate cancers described using another equivalent classification.</p> <p>Early Thyroid Cancer Thyroid Cancer that is histologically described using the TNM Classification as T1N0M0 as well as Papillary microcarcinoma of thyroid that is less than 1cm in diameter.</p> <p>Early Bladder Cancer Papillary microcarcinoma of Bladder</p>	<p>The actual undergoing of a Radical Surgery to arrest the spread of malignancy in that specific organ, which must be considered as appropriate and necessary treatment.</p> <p>“Radical Surgery” is defined in this policy as the total and complete removal of one (1) of the following organs: breast (mastectomy), prostate (prostatectomy), corpus uteri (hysterectomy), ovary (oophorectomy), fallopian tube (salpingectomy), colon (colectomy) or stomach (gastrectomy). Partial removal of an organ will not be covered.</p> <p>With the exception of prostatectomy, the Radical Surgery must be performed as a result of Carcinoma-in-situ which has been positively established by microscopic examination of fixed tissues and additionally supported by a biopsy of the removed organ. Clinical diagnosis does not meet this standard.</p> <p>Prostatectomy must be carried out as a result of early prostate cancer that is histologically described using the TNM Classification as T1a or T1bor Prostate cancers described using another equivalent classification. All grades of cervical intraepithelial neoplasia (CIN) and prostatic intraepithelial neoplasia (PIN) are specifically excluded.</p> <p>All tumours in the presence of HIV infection are excluded.</p>	<p>A malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue.</p> <p>The term Major Cancer includes, but is not limited to, leukemia, lymphoma and sarcoma.</p> <p>Major Cancer diagnosed on the basis of finding tumour cells and/or tumour-associated molecules in blood, saliva, faeces, urine or any other bodily fluid in the absence of further definitive and clinically verifiable evidence does not meet the above definition.</p> <p>For the above definition, the following are excluded:</p> <ul style="list-style-type: none"> • All tumours which are histologically classified as any of the following: <ul style="list-style-type: none"> - Pre-malignant; - Non-invasive; - Carcinoma-in-situ (Tis) or Ta; - Having borderline malignancy; - Having any degree of malignant potential; - Having suspicious malignancy; - Neoplasm of uncertain or unknown behavior; or - All grades of dysplasia, squamous intraepithelial lesions (HSIL and LSIL) and intra epithelial neoplasia; • Any non-melanoma skin carcinoma, skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans unless there is evidence of metastases to lymph nodes or beyond; • Malignant melanoma that has not caused invasion beyond the epidermis; • All Prostate cancers histologically described as T1N0M0 (TNM Classification) or

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<p>Early Chronic Lymphocytic Leukemia Chronic Lymphocytic Leukemia (CLL) RAI Stage 1 or 2. CLL RAI Stage 0 or lower is excluded.</p> <p>Early Melanoma Invasive melanomas or less than 1.5mm Breslow thickness, or less than Clark Level 3. Non-invasive melanoma histologically described as "in-situ" is excluded.</p>		<p>below; or Prostate cancers of another equivalent or lesser classification;</p> <ul style="list-style-type: none"> • All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below; • All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification) or below; • All tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification) or below; • All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual, or below; • Chronic Lymphocytic Leukaemia less than RAI Stage 3; • All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment; and • All tumours in the presence of HIV infection.

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