

### Background

We've created this guide to help you better understand your cancer diagnosis coverage. It doesn't replace the insurance policy or the insurance guide—those documents include other conditions you need to know about that aren't covered in this guide.

If you make a claim, the insurer will apply the definitions found in the insurance policy or the insurance guide when analyzing your claim.

*Only people who signed a Loan Insurance or a Loan Insurance – Versatile Line of Credit application before November 24, 2019, have cancer diagnosis coverage.*

### What the contract says

#### Definition of cancer

The definite diagnosis of a tumour characterized by uncontrolled growth and the spread of malignant cells and the invasion of tissue. The diagnosis must be made by a specialist. The specialist can't be you or anyone you live with.

Cancers that aren't covered under the insurance:

- Carcinoma in situ
- Stage 1A malignant melanoma (melanoma less than or equal to 1.0 mm in thickness, not ulcerated and without Clark level IV or level V invasion)
- Any non-melanoma skin cancer that has not metastasized
- Stage A (T1a or T1b) prostate cancer

### What you need to know about cancer and your coverage

All types of cancers start in the body's cells. Normally, the organism's cells multiply in a controlled way. Cells divide when necessary and die if they've divided too many times or they're damaged.

But, when cells don't divide the way they're supposed to in healthy tissue, they can form a lump in the body called a tumour. There are 2 types of tumours: Non-cancerous (benign) tumours and cancerous (malignant) tumours.

**Non-cancerous tumours** are made up of normal-looking cells that stay in one place and don't spread. But these tumours can still get quite big. Non-cancerous tumours don't usually come back after they're removed.

Since these tumours aren't cancer or life threatening, they aren't covered under the insurance.

**Cancerous tumours** are made up of malignant cells, that are different from normal cells. Malignant cells can grow into nearby tissues and spread to other parts of the body. This happens when cancer cells get into the blood or lymphatic system. Even when a cancerous tumour is removed, cancer can still come back because cancer cells might have already spread from the tumour to other parts of the body. Cancers are broken down into stages based on how far advanced they are.

Source: [Types of cancer | Canadian Cancer Society](#)

Some less advanced cancers aren't covered under your insurance because they aren't life threatening. Just because a cancer isn't covered initially doesn't mean that will always be the case. If a cancer progresses to a more advanced stage and meets the definition in the policy, it may be covered.

For a cancer to be covered under the insurance, it must meet the criteria in the definition above.

### What you need to know about the exclusions

**Exclusions are situations where the insurer doesn't pay any insurance amount.**

**The insurer doesn't pay any insurance amount for these 4 types of cancer because they aren't usually life threatening.**

- Carcinoma in situ
- Stage 1A malignant melanoma (melanoma less than or equal to 1.0 mm in thickness, not ulcerated and without Clark level IV or level V invasion)
- Any non-melanoma skin cancer that has not metastasized
- Stage A (T1a or T1b) prostate cancer

**Other situations where the insurer doesn't pay any insurance amount:**

#### 1. If your cancer is diagnosed in the first 2 years of coverage

If the signs and symptoms of cancer appeared in the 6 months before the coverage start date (or the date of a new advance or increase in coverage), the insurer may not pay any insurance amount.

To find out if this exclusion applies to you, read the **Restriction in case of previous illness or injury** section on pages 7 and 8 of the [Loan Insurance and Loan Insurance – Versatile Line of Credit Guide](#).

#### 2. If you have cancer more than once in a 5-year period

The insurer doesn't pay any insurance amount if the current cancer diagnosis was made within 5 years of:

- When a prior cancer diagnosis was made, or
- Treatments for a prior cancer.

To find out if this exclusion applies to you, read the **Restriction in case of a cancer diagnosis within 60 months of diagnosis or treatment** section on page 7 of the [Loan Insurance and Loan Insurance – Versatile Line of Credit Guide](#).

## Some situations that may be covered under your insurance

*"I just found out that I have a lump in my breast. I had a mammogram and a biopsy, and the specialist's report says that it's invasive cancer."*

*"I hadn't been feeling well for a while, so I went to see my doctor. They had me go for blood and other tests that show I have life-threatening leukemia."*

*"I have a cough that won't go away and I'm always out of breath. I figured it was pneumonia. I went to see my doctor, who ordered lots of tests, including a biopsy. The specialist's report says that it's invasive lung cancer."*

## Some situations that aren't covered under your insurance

*"I just found out that I have a lump in my breast. I had a mammogram and a biopsy, and the specialist's report says that it's carcinoma **in situ**."*

**You aren't covered for this because carcinomas in situ are one of the cancers that are excluded because they aren't life threatening.**

*"I noticed that one of my moles was looking different. My doctor did a biopsy and sent it to the lab for analysis. The specialist's report says that it's cancer, but it's stage 1A melanoma that hasn't spread."*

**You aren't covered for this because stage 1A melanomas are one of the cancers that are excluded because they aren't life threatening.**

*"I have a benign brain tumour that requires treatment (surgery or radiation therapy)."*

**You aren't covered for this because the tumour is benign—according to the contract definition, the tumour has to be malignant to be covered.**

## Why your claim may be denied

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There are lots of reasons why the insurer may deny your claim, including:

- Your claim is for one of the 4 types of cancer that aren't covered
- Your cancer diagnosis doesn't meet the definition
- One of the insurance contract's exclusions applies to you
- Some of the documents we need are missing—once we receive them, we can continue analyzing your claim

## Want to find out more about cancer, and how it's diagnosed and treated?

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Check out the Canadian Cancer Society website at: [cancer.ca](http://cancer.ca).