

# Your Cancer Claim

# How can we help?

Aviva is committed to giving you the best possible service through our dedicated Oncology Team, who deal solely with cancer claims. The team consists of nurses and advisors, who between them hold a vast wealth of knowledge and experience in managing cancer cases. They're there to ensure that claims decisions are made correctly, consistently and promptly. You'll have access to a designated person who will be there to help you throughout your claim.

The information in this brochure is designed to help you understand what benefits will be provided under your Aviva policy, and gives examples that you may find useful. Any terms that may be unfamiliar are in bold type, and you'll find definitions of these in the commonly used terms at the back.



# What is covered?

All Aviva policies provide cover for the costs of **treatment of acute conditions** on a short term basis. The purpose of eligible treatment would be to relieve or cure the condition and return you to your previous state of health.

We deal with every claim for cancer treatment individually, taking all the medical information from your specialist into account before we make any decisions. There are limits to cover and this can vary depending on the type of policy you have. We will provide cover for up to 3 **regimes** of **chemotherapy** in total, after which there will be no further benefit for **chemotherapy**. This is because we no longer consider that to be treatment of a short-term nature. However, if you have an acute flare-up and require some other short-term treatment to alleviate a specific episode, this will be covered. We recommend that you call us to obtain **pre-authorisation** before undertaking any treatment.

## Treatment that would be covered:

- Admissions to hospitals on your list
- Consultations with your specialist
- Pathology/histology (blood tests/tissue samples)
- Diagnostic tests (scans etc.)

## ■ **Chemotherapy** (up to 3 **regimes**)

- Radiotherapy
- Take home drugs – if you are having cancer treatment covered by your policy, your Specialist may prescribe drugs to help control the symptoms and side effects caused by that treatment. We cover these prescribed drugs.
- Surgery to remove healthy tissue - if you are diagnosed with breast cancer, we cover the removal of ovaries if, on Specialist recommendation, this is likely to reduce the risk that breast cancer might recur. If you require surgery to remove a breast because you have cancer, we will also cover removal of the other breast if this is recommended by your Specialist and undertaken at the same time, even if the other breast is not affected by cancer.
- Gene and tumour testing - there are some tests which can indicate whether or not a particular treatment would benefit you. There are also tests for cancers of unknown origin (where the primary tumour is unknown) which can identify the type of cancer that you may have and so help your Specialist choose the best treatment for you.

We cover these tests, but we will not seek to know the results of the tests or use the results to make decisions about cover for future treatment.

## Example 1

Mary discovered a lump in her breast, and after consulting her GP she was referred to a consultant general surgeon.

A biopsy was done and it was confirmed as **primary** breast cancer. She was then referred to an oncologist. Her two specialists recommended surgery, followed by a course of **chemotherapy**, and then radiotherapy. After having this treatment she was given the all-clear, and her consultant oncologist recommended follow-up consultations to continue to monitor her condition, as well as regular blood tests and mammograms.

## What is covered?

- The initial consultations with both the surgeon and the oncologist
- The biopsy, all pre-operative tests, including blood tests and mammograms, the surgery, any reconstruction needed and follow-up consultations with the surgeon
- The course of **chemotherapy** and radiotherapy, including all diagnostic tests and consultations with the oncologist during the treatment
- Once all treatment is complete we will cover the necessary consultations and tests for 5 years.

# What is not covered?

At some stage we may consider that your cancer has become a **chronic condition**. We will carefully consider the information available, including any medical information; this may be medical information provided by your GP or the specialist in charge of your care. Claims decisions are made on a case-by-case basis, and we will always consider your individual situation, based on your particular circumstances. If we feel your condition has become chronic we will write to you to explain why, and we will also give you time to make other arrangements for your continued treatment, such as a transfer to NHS care.

Any treatment considered to be experimental will not be covered. The team has developed a close working relationship with many of the major pharmaceutical companies. This ensures that we are familiar with all new drug treatments and their licensing indications to ensure we remain aware of any new developments.

## Treatment that would not be covered:

- Drug therapy prescribed for an indefinite period (limited benefit may be available)
- Any drug prescribed that is considered experimental<sup>1</sup>
- Alternative or complementary therapies (e.g. aromatherapy)
- External prostheses (e.g. wigs, external breast prostheses, where reconstruction has not been chosen)
- Hormone treatment - we do not cover hormone treatment as this is available from your GP.

## Example 2

Mary has been having her routine follow-ups for breast cancer for 3 years. Whilst out walking she fell and broke her arm. X-rays of her broken arm revealed that her breast cancer had **metastasised** (spread) to her bones. She saw her oncologist and he explained that the cancer has spread and is no longer curable. He suggested treatment that will help slow the progression of the disease and possibly stabilise her condition. He recommended further **chemotherapy**, as well as a monthly **bone strengthening** injection. One of the side-effects of the **chemotherapy** is hair loss.

### What is covered?

- The treatment of her broken arm, including hospital stay (if needed), pre-operative / post-operative tests will be covered
- Consultations with orthopaedic specialist

- Diagnostic tests as well as consultations with the oncologist leading up to the recommendation of further treatment
- The course of **chemotherapy** treatment, including any tests and scans required. There will also be benefit for cold caps (a treatment given during **chemotherapy** for the prevention of hair loss)
- All consultations with her oncologists during **chemotherapy**.

### What is not covered?

- The monthly **bone strengthening** injection is prescribed indefinitely and considered long term treatment. Therefore we will only provide cover for 6 months
- If she wished to use a wig or hair piece these would not be covered.

1. Treatment, including drug therapy, which we decide, based on established medical practice in the United Kingdom, is experimental or unproven.



# Frequently asked questions

## ■ What benefit is there for follow-up care?

When you have completed your treatment, you will require monitoring under the care of your specialist. Once all your treatment is complete, there is benefit for follow-up consultations and diagnostic tests for 5 years following the date of your last eligible treatment. If during that 5 year period you require further treatment, this will be assessed, and once completed, the 5 year routine benefit will start again.

## ■ What if the cancer comes back?

If cancer has returned, this does not automatically exclude you for any further treatment. We will take into consideration previous treatment you have had, what the proposed treatment is likely to be, the duration of that treatment and the likely outcome.

## ■ Do you pay for palliative or terminal care?

Palliative care is treatment that relieves or controls symptoms of a condition that is said to be incurable. We will assess your case within the context of the treatment is proposed, the duration of treatment and the prognosis.

Aviva's policy is to provide cover for the costs of treatment of **acute conditions**, where the purpose of that treatment is to relieve or cure the condition and return you to your previous state of health.

Terminal care can be described as treatment of an advanced or rapidly progressing incurable illness where, in the opinion of the attending specialist, life expectancy is short. Generally cover will not be available.

If you require admission to a hospice, there is benefit for a donation to the hospice of £70 a day for ten days, on certain schemes.



# Commonly used terms

## Acute condition

A disease, illness or injury that is likely to respond quickly to treatment which aims to return you to the state of health you were in immediately before suffering the disease illness or injury, or which leads to your full recovery.

## Bone strengthening treatment

There are drugs (called bisphosphonates) which can strengthen bones and relieve pain from cancer where it has spread to the bone. We do not cover this treatment when it is given orally as this is available from your GP, but we do cover six months' treatment if these drugs need to be given to you under the care of your Specialist.

## Chemotherapy

We class chemotherapy as 'treatment with cytotoxic drugs which kills cancer cells'. We cover up to 3 regimes of chemotherapy treatment.

There are other drugs used to treat cancer, such as targeted therapies, hormones and bone strengthening drugs. Cover for these drugs is assessed differently as they can be given long term.

## Chronic condition

A disease, illness or injury that has at least one of the following characteristics:

- It continues indefinitely and has no known cure
- It comes back or is likely to come back
- It is permanent
- You need to be rehabilitated or specially trained to cope with it
- It needs long term monitoring, consultations, check-ups, examinations or tests.

## Metastatic or Secondary

Cancer that has spread from the site in which it first appeared to another site. For example, breast cancer cells may spread (metastasise) to the lungs and cause the growth of a new tumour. When this happens, the disease is called metastatic breast cancer, and the tumour in the lungs is called a secondary tumour.

## Pre-authorisation

Before undertaking any treatment, we ask you to notify us of its proposed nature and the details of your Specialist and the Hospital concerned. We advise that where possible, claims should be authorised in advance of treatment.

## Primary

The site where cancer begins. Primary cancer is usually named after the area in which it starts (for example, breast cancer).

## Regime

Chemotherapy is carefully planned and is usually given as a series of sessions of treatment. Each session is followed by a rest period. The session of chemotherapy and the rest period is known as a cycle of treatment. A series of cycles makes up a regime of treatment.

## Treatment

Surgical or medical services (including diagnostic tests) that are needed to diagnose, relieve or cure a disease, illness or injury.

# Contact details

To help you get the support you need, we've put together a list of phone numbers you might find useful during your claim:

## Oncology Team

Speak to your dedicated advisor, who will manage your claim from start to finish.

Helpline	<b>0800 158 3397*</b> (Monday to Friday 8:00am – 6:00pm) An answerphone service operates outside of these hours
Email	<b>HCONOL@aviva.co.uk</b>
Fax	<b>02380 372290</b>

## Aviva GP Helpline: 0800 158 3112\*

A free GP helpline open 24 hours a day, 7 days a week, giving you fast access to a GP telephone consultation.

## Aviva Call Centre: 0800 158 3333\*

For all enquiries not related to your cancer treatment. Open 8:00am to 8:00pm Monday to Friday and 8:00am to 1:00pm Saturday.

## Aviva Stress Counselling Helpline:

**0800 158 3349\***

A free helpline open 24 hours a day, 7 days a week, giving you fast access to experienced counsellors.

## Macmillan CancerLine

Information and emotional support for people living with cancer, their families, friends and carers.

Freephone	<b>0808 808 2020</b> (Monday to Friday 9:00am – 10:00pm)
Textphone	<b>0808 808 0121</b> (Monday to Friday 9:00am – 10:00pm)
Email	<b>cancerline@macmillan.org.uk</b>
Website	<b>www.macmillan.org.uk</b>

Link to Language Line helping callers in up to 150 languages.

## Websites offering information and support

### Cancer Backup

**www.cancerbackup.org.uk**

Europe's leading cancer information service, with practical advice and support for cancer patients, their families and carers.

### Cancer Research UK

**www.cancerresearchuk.org**

A wealth of information about the charity and about cancer.

### Breakthrough Breast Cancer

**www.breakthrough.org.uk**

A leading charity committed to fighting breast cancer.

\*Calls may be monitored and/or recorded

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