



Early cancer events

Targeted cancer cover for nine early cancer events that pays out when your clients need it most

An extra safety net that guarantees a substantial pay-out on any of the nine defined early cancer events

The early cancer events feature adds another claim event category to your clients' critical illness cover. Your clients will receive a significant pay-out when they are diagnosed and treated for any of the nine defined early cancers, providing financial relief for immediate expenses even though early diagnosis may mean there is very little impact on their lifestyle. Claims under the early cancer events category will pay 15% of the sum insured and will be limited to a maximum of N\$100 000 for each claim event.

Why is it important?

Because of advances in medical technology, it is possible to detect cancers much earlier than before, when they are in the early non-malignant stages of the disease (classified as a cancer in situ). This means your clients may be able to live a healthy long life and have a normal lifestyle despite a cancer diagnosis. However, the treatment is still expensive. The early cancer events category protects your clients against the financial consequences of suffering from any of nine defined early cancers.

What is covered?

Many early stage cancer diagnoses are already covered under the main cancer benefit category, but an additional nine early cancer conditions are combined in a separate early cancer category to provide even more peace of mind regarding comprehensive cover against cancers.

Claim events*

Carcinoma in situ of one or both ovaries with oophorectomy	15%
Carcinoma in situ of the larynx with laryngectomy	15%
Carcinoma in situ of the stomach with partial or total gastrectomy	15%
Carcinoma in situ of the vagina or vulva requiring surgery or hysterectomy	15%
Diagnosis of a neuroendocrine tumour of low malignant potential requiring surgery	15%
Carcinoma in situ of the oesophagus with surgery	15%
Carcinoma in situ of the urinary bladder	15%
Carcinoma in situ of the cervix uteri CIN III with hysterectomy	15%
Lobular and ductal carcinoma in situ with chemotherapy, lumpectomy or breast conserving surgery	15%

* For a full description of each claim event, please refer to the Myriad financial adviser guide

Who can get this benefit?

- Clients who select one of the Complete Critical Illness Benefit options:
 - This benefit is automatically included in these options as a standard feature.
 - Relevant options include the Complete Critical Illness Benefit and the Complete Enhanced Critical Illness Benefit.
- Clients who have one of the Comprehensive Critical Illness Benefit options:
 - They will get this benefit by adding the Breadth of Cover upgrade package to their cover.
 - Relevant options include the Comprehensive Critical Illness Benefit, Comprehensive Critical Illness Plus Benefit, Elevated Comprehensive Critical Illness Benefit and Elevated Comprehensive Critical Illness Plus Benefit.

The benefit to your clients

The early cancer events category provides a substantial pay-out on diagnosis and treatment of any of the nine defined early cancer events that may have very little impact on your client's lifestyle, but that will still lead to extra, unplanned expenses. This means they have an additional safety net for the financial consequences of suffering from less severe critical illness events, giving them more peace of mind.

If you would like more detail, please refer to the financial adviser guide

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