# Cancer insurance

## Insurance Product Information Document

**Company: If P&C Insurance Ltd (publ), branch in Finland** **Product: Cancer insurance**

Complete pre-contractual and contractual information on the product is provided in the Policy Document and in the Terms and Conditions.

### What is this type of insurance?

With Cancer insurance, a company can insure its employees for cancer. The overall insurance consists of two separate insurances that are taken out simultaneously:

- Cancer insurance, cancer care expenses
- Cancer insurance, lump-sum compensation for a malignant tumour.

### What is insured?

Cancer insurance, cancer care expenses

✓ Treatment of cancer in Finland at Docrates Cancer Center or at a public health care facility

In the insurance for cancer care expenses, cancer refers to diagnosis codes C00–C97 (malignant neoplasms) and D00–D09 (in situ neoplasms) of the ICD-10 international classification of diseases.

The sum insured in the insurance for care expenses is EUR 10,000 per cancer. Maximum compensation paid for care expenses for the same cancer is the said sum insured. Compensation requires that the insurance cover is valid at the time of the incurring of the expenses.

Cancer Insurance, lump-sum compensation for a malignant tumour

✓ The insurance covers a lump-sum compensation if the insured is diagnosed with a malignant tumour fulfilling the criteria specified below during the validity of the insurance cover (after the qualifying period).

The diagnoses entitling to a lump-sum compensation comprise the following diagnosis codes of the ICD-10 international classification of diseases:

- C00–C97 (malignant neoplasms), excluding diagnosis code C44 (other malignant neoplasms of skin)
- D05 (carcinoma in situ of breast).

No more than one lump-sum compensation per person is payable under the insurance.

There is a 90-day qualifying period in the lump-sum insurance. The qualifying period begins from the date that the insurance cover of the insured person begins and means that compensation will not be paid during the validity period of the insurance for a malignant tumour that is detected during the qualifying period.

### What is not insured?

Cancer Insurance, cancer care expenses

Compensation is not paid e.g. for

✗ care expenses arising from illnesses other than cancer, as specified in this document.

✗ care expenses arising from the deterioration of another illness of the insured person, even if the deterioration is caused by the cancer or cancer care

✗ medication other than cancer medication costs

✗ therapies other than psychotherapy, food therapy, sex therapy, lymphatic therapy, speech therapy, occupational therapy or physiotherapy prescribed by a physician to support cancer treatment, for up to a total of 15 therapy sessions

✗ preventive examinations, treatments or medication

✗ mineral or nutritive preparations, drugs or vitamins

✗ cosmetic treatment or surgery

✗ indirect expenses (such as travel expenses)

Cancer Insurance, lump-sum compensation for a malignant tumour

No lump-sum compensation is paid

✗ if the insured's diagnose is not included in the ICD-10 diagnoses specified above entitling to a lump-sum compensation

✗ if a malignant tumour is diagnosed before the commencement of the insured person's insurance cover or before the end of the qualifying period

### Are there any restrictions on cover?

! Lump-sum compensation for a malignant tumour can only paid if the Insured is alive at the time of claiming compensation.

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## Where am I covered?

Cancer Insurance, cancer care expenses

- ✓ The insurance for cancer care expenses covers the treatment of cancer provided in Finland at Docrates Cancer Center or a public health care facility. Treatment provided in Finland by parties other than those specified above can only be compensated when the treatment is based on a referral from an oncologist at Docrates Cancer Center.

Cancer Insurance, lump-sum compensation for a malignant tumour

- ✓ The lump-sum compensation will be paid after the diagnosis required for compensation is confirmed. No geographical restriction applies to the validity of the lump-sum compensation insurance.

## What are my obligations?

- ✓ To provide correct information when taking out an insurance policy.
- ✓ During the validity of the insurance, to notify If without delay regarding any change, error or defect concerning the insurance information.
- ✓ During the validity of the insurance, to notify if a new employee enters the insurance (beginning of a new employment) or if an employee exits the insurance (end of employment).
- ✓ To give the requested information when applying for a compensation.
- ✓ To follow the safety regulations given by If.
- ✓ To pay the insurance premium on time.

## When and how do I pay?

- ✓ If will send an insurance premium invoice which shall be paid at the latest on the due date in the bank account given in the invoice.
- ✓ When the insurance policy is taken out, also the number of instalments and invoice delivery method are agreed upon.

## When does the cover start and end?

- ✓ The insurance begins when the policyholder and If agree upon the start of it and is valid until further notice.
- ✓ The insurance is terminated when the policyholder cancels the insurance.
- ✓ In some situations, also If has the right to cancel the insurance (e.g. negligence to pay a due insurance premium).
- ✓ However, the cover for an insured person ends no later than from the moment that the Insured's employment with the Policyholder ends or the Insured's entrepreneurship ends or at the end of the insurance period during which the Insured has reached the age of 65.
- ✓ In addition, the cover for an insured person ends when the agreed sum insured has been reached.

## How do I cancel the contract?

- ✓ The insurance can be cancelled by notifying our company in writing.
- ✓ In the event of cancellation, the termination date of the insurance is determined as described in the offer and in the insurance policy.