



# Comprehensive Cancer Cover Simply Put

Comprehensive Cancer Cover provides the life insured with cover for the diagnosis and treatment of defined malignant tumours. These tumours must be characterised either by the uncontrolled growth of malignant cells and invasion of the surrounding tissue or by a specified malignant tumour that has not invaded the surrounding tissue (in situ).

## OPTIONS available

- » To age 65 OR for life
- » Individual OR multiple lives

The following early cancer events are covered:

Site of cancer	25% (Max R50k)	25% (Max R100k)
Uterus	With excision	With total removal (hysterectomy)
Fallopian tubes	With excision	With removal (salpingectomy or hysterectomy)
Vagina or vulva	With excision	With excision and skin flap or skin graft, or total removal (hysterectomy)
Cervix	With excision	With total removal (hysterectomy)
Ovary	With excision	With total removal of one or both ovaries
Kidney	With excision	With total removal (nephrectomy)
Penis	With excision	With partial removal with skin flap or graft (penectomy)
Testis	With radiotherapy or excision	With total removal of one or both testes (orchidectomy)
Larynx	With radiotherapy or excision	With total removal (laryngectomy)
Thyroid	With radiotherapy or excision	With total removal (thyroid lobectomy)
Pharynx	With radiotherapy or excision	With partial removal (more than mucosal excision)
Nasal cavity	With radiotherapy or excision	With resection of the underlying bone
Lung	With excision	With full lobe removal (lobectomy)
Bladder	With excision	With total removal (cystectomy)
Stomach	With radiotherapy, chemotherapy or excision	With total or partial removal (gastrectomy)
Prostate	With radiation (brachytherapy or external beam) or excision	With total removal (prostatectomy)

# Hollard.

Site of cancer	25% (Max R50k)	25% (Max R100k)
Breast	With chemotherapy, lumpectomy or breast conserving surgery	With total removal of one or both breasts (mastectomy)
Colon	With polypectomy or excision	With total or partial removal (colectomy)
Skin	With excision	With excision and a skin flap or skin graft

## BENEFIT amount payable

- » 25% of the benefit amount up to a maximum of R50 000 on diagnosis with treatment, or
- » 25% of the benefit amount up to a maximum of R100 000 on complete organ removal.

### The following cancer events are covered:

Benefit group	Condition/event	Severity based
Cancer	Cancer	25% - 100%
	Aplastic anaemia	100%
	Bone marrow transplant	100%
	Mastectomy and prophylactic mastectomy	25%

## ADDITIONAL information

- » Up to a maximum of R100 000 will be paid for early cancer events
- » The balance of the Comprehensive Cancer Cover (if any) will be available for further claims
- » Comprehensive Cancer Cover will stop once a 100% of the benefit amount claim has been paid

## Technical DETAILS

Minimum entry age	19 ANB
Maximum entry age	65 ANB
Maximum cover amount	R 1 000 000
Term	To age 65 or for life
Premium pattern	Level, 5% compulsory or age-rated
Premium guarantee period	Experience-rated
Waiting period	There is a 6 month waiting period for all early cancer events following the commencement of the comprehensive cancer benefit
Voluntary increase options	0% - 10% voluntary premium escalations   0% - 10% voluntary cover escalations

This document is a summary for the selected benefit and is not exhaustive. Please consult the Hollard Life policy document for the complete benefit information. (E&OE)