

Additional conditions to help cover cancer



Protection

 **ROYAL
LONDON**

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Research funded by Cancer Research UK indicates that 1 in 2 people born in the UK since 1960 will be diagnosed with some form of cancer during their lifetime¹

Almost two thirds (63.8%) of all the critical illness claims we paid in 2024 were for cancer.²

Sobering statistics, but the good news is more people are surviving cancer than ever before due to early detection and diagnosis.

That's why we have 17 additional conditions for early forms of cancer.

And if your clients are diagnosed with any of these conditions, we'll pay out 50% of the amount of Critical Illness Cover, up to a maximum of £35,000.

If a client is later diagnosed with a more severe form of cancer (that meets our ABI+ cancer definition as shown over the page), they'll get a payout of their full sum assured.

Source:

¹ Trends in the lifetime risk of developing cancer in Great Britain: comparison of risk for those born from 1930 to 1960 - PubMed (nih.gov)

² Royal London UK Intermediary Protection business claims paid (1 January to 31 December 2024)

Condition	Description
Carcinoma in situ of the breast – with surgery to remove the tumour	An early stage of breast cancer where cells inside in the breast have started to turn into cancer cells. Treated by surgery to remove the tumour.
Carcinoma in situ of the cervix uteri – requiring trachelectomy (removal of the cervix) or hysterectomy	An early stage of cervical cancer where the cells in the surface of the cervix have cancerous changes, treated by a trachelectomy or hysterectomy.
Carcinoma in situ of the colon or rectum – resulting in intestinal resection	An early stage of colorectal cancer within the lining of the colon or rectum, treated by surgery to remove part of the intestine (bowel).
Carcinoma in situ of the larynx – with specified treatment	An early cancer of the larynx, treated by surgery, laser or radiotherapy.
Carcinoma in situ of the renal pelvis or ureter – supported by histological evidence	An early stage of cancer in the renal pelvis or ureter.
Carcinoma in situ of the testicle – requiring orchidectomy	An early stage of testicular cancer where abnormal cells are present, or a benign testicular tumour, treated by surgery to completely remove the testicle.
Carcinoma in situ of the urinary bladder – supported by histological evidence	An early stage of urinary bladder cancer.
Carcinoma in situ of the vagina or vulva – resulting in surgery to remove the tumour	An early stage of vaginal or vulval cancer, treated by surgery to remove the tumour.
Carcinoma in situ (other) – with surgery	An early cancer confined to the epithelial lining of an organ, treated by surgery to remove the tumour. This definition excludes the 8 specified carcinoma in situ conditions listed above.
Desmoid type fibromatosis – with specified treatment	A non-malignant aggressive fibromatosis, treated by surgery, radiotherapy or chemotherapy.
Less advanced gastrointestinal stromal tumour	An early stage of gastrointestinal stromal tumour.
Less advanced neuroendocrine tumour (WHO grade 1) – treated with surgery	An early stage of neuroendocrine tumour, treated by surgery to remove the tumour.
Low grade prostate cancer – of specified severity	An early stage of prostate cancer.
Ovarian tumour of borderline malignancy/low malignant potential – with surgical removal of an ovary	A borderline ovarian tumour (a tumour made up of abnormal cells in the ovary), treated by surgery to remove the ovary.
Pituitary gland tumour – with specified treatment	A tumour of the pituitary gland, treated by radiotherapy or surgery to remove the tumour.
Primary cutaneous lymphoma – early stage	An early stage of primary cutaneous lymphoma.
Skin cancer (not including melanoma) – advanced stage as specified	A specified group of early stage skin cancers that are not melanoma.

Our ABI+ cancer definition in full

Cancer - excluding less advanced cases

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.

The term malignant tumour includes:

- leukaemia;
- Merkel cell carcinoma;
- cutaneous angiosarcoma;
- sarcoma and lymphoma except those that arise from or are confined to the skin (including cutaneous lymphomas and sarcomas).

For this definition of cancer, the following are not covered:

- all cancers which are histologically classified as any of the following:
 - pre-malignant;
 - cancer in situ;
 - having borderline malignancy; or
 - having low malignant potential;
- all tumours of the prostate unless histologically classified as having a Gleason score of 7 or above, or having progressed to at least TNM classification cT2bN0M0 or pT2N0M0 following prostatectomy (removal of the prostate);
- all urothelial tumours unless histologically classified as having progressed to at least TNM classification T1N0M0;
- malignant melanoma skin cancers that are confined to the epidermis (outer layer of skin);
- all cancers (other than malignant melanoma) that arise from, or are confined to, one or more of the epidermal, dermal, and subcutaneous tissue layers of the skin without lymph node involvement or distant metastases;
- cutaneous lymphoma unless it has progressed to at least TNM classification T3N0M0 or Stage IIB;
- cutaneous sarcoma unless it is a dermatofibrosarcoma protuberans with fibrosarcomatous (DFSP-FS) changes;
- neuroendocrine tumours without lymph node involvement or distant metastases unless classified as WHO Grade 2 or above;
- gastrointestinal stromal tumours without lymph node involvement or distant metastases unless classified by either AFIP/Miettinen and Lasota as having a moderate or high risk of progression, or as UICC/TNM8 stage II or above.

Our additional conditions for early forms of cancer are:

Carcinoma in situ of the breast – with surgery to remove the tumour

Carcinoma in situ of the breast positively diagnosed with histological confirmation by biopsy together with the undergoing of surgery to remove the tumour.

Carcinoma in situ of the cervix uteri – requiring trachelectomy (removal of the cervix) or hysterectomy

Carcinoma in situ of the cervix uteri diagnosed with histological confirmation by biopsy together with the undergoing of trachelectomy or hysterectomy to remove the tumour.

For the above definition, the following are not covered:

- loop excision, laser surgery, conisation and cryosurgery.

Carcinoma in situ of the colon or rectum – resulting in intestinal resection

Carcinoma in situ of the colon or rectum resulting in intestinal resection.

For the above definition, the following are not covered:

- local excision and polypectomy.

Carcinoma in situ of the larynx – with specified treatment

Carcinoma in situ of the larynx, supported by histological confirmation, which has been treated with surgery, laser or radiotherapy.

Carcinoma in situ of the renal pelvis or ureter – supported by histological evidence

A definite diagnosis of carcinoma in situ of the renal pelvis or ureter supported by histological confirmation.

Carcinoma in situ of the testicle – requiring orchidectomy

A definite diagnosis of carcinoma in situ of the testicle (also known as intratubular germ cell neoplasia unclassified or ITGCNU) or benign testicular tumour supported by histological evidence, which has been treated surgically with an orchidectomy (complete removal of the testicle).

Carcinoma in situ of the urinary bladder – supported by histological evidence

A definite diagnosis of carcinoma in situ of the urinary bladder supported by histological evidence.

For the above definition, the following are not covered:

- non-invasive papillary carcinoma;
- stage Ta urinary bladder carcinoma; and
- all other forms of non-invasive carcinoma.

Carcinoma in situ of the vagina or vulva – resulting in surgery to remove the tumour

Carcinoma in situ of the vagina or vulva resulting in surgery to remove the tumour.

For the above definition, the following are not covered:

- laser surgery and diathermy; and
- vaginal intraepithelial neoplasia (VAIN) grade 1 or 2 or vulval intraepithelial neoplasia (VIN) grade 1 or 2.

Carcinoma in situ (other) – with surgery

Carcinoma in situ diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial linings of organs and that has been treated by surgery to remove the tumour.

For the above definition, the following are not covered:

- any skin cancer (including melanoma);
- tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; and
- intra-epithelial neoplasia or pre-malignant conditions.

This definition excludes the 8 specified carcinoma in situ conditions listed above. For example, if a claim is made for carcinoma in situ of the breast and the definition specific to that condition is not met, the carcinoma in situ (other) definition cannot be used instead.

Desmoid type fibromatosis – with specified treatment

A definite diagnosis with histological confirmation of non-malignant aggressive fibromatosis by a hospital consultant resulting in one of the following:

- surgical removal;
- radiotherapy; or
- chemotherapy

Less advanced gastrointestinal stromal tumour

A definite diagnosis of a gastrointestinal stromal tumour classified by either AFIP/Miettinen and Lasota as having a low risk of progression, or UICC/TNM8 stage I.

Less advanced neuroendocrine tumour (WHO grade 1) – treated with surgery

A definite diagnosis of a neuroendocrine tumour (WHO grade 1) that has been treated by surgery to remove the tumour.

For the above definition, the following are not covered:

- tumours treated with radiotherapy, laser therapy, cryotherapy, or diathermy treatment.

Low grade prostate cancer – of specified severity

Tumours of the prostate histologically classified as having a Gleason score between 2 and 6 inclusive, provided the tumour has progressed to at least clinical TNM classification T1N0M0.

Ovarian tumour of borderline malignancy/low malignant potential – with surgical removal of an ovary

An ovarian tumour of borderline malignancy/low malignant potential that has been positively diagnosed with histological confirmation and has resulted in surgical removal of an ovary.

For the above definition, the following is not covered:

- removal of an ovary due to cyst.

Pituitary gland tumour - with specified treatment

Diagnosis of a pituitary tumour requiring radiotherapy or surgical removal.

For the above definition, the following are not covered:

- tumours of the pituitary gland treated by other methods.

Primary cutaneous lymphoma - early stage

Diagnosis of primary cutaneous lymphoma supported by histological evidence and classified as having progressed to at least TNM classification T2N0M0 or Stage IB.

For the above definition the following is not covered:

- lymphomatoid papulosis.

Skin cancer (not including melanoma) – advanced stage as specified

The presence of one of the following malignant skin lesions, diagnosed with histological confirmation:

- basal cell carcinoma that has progressed to at least TNM classification T2N0M0;
- squamous cell carcinoma that has progressed to at least TNM classification T2N0M0;
- dermatofibrosarcoma protuberans with invasion to the underlying deep fascia or muscle;
- cutaneous leiomyosarcoma that has at least one of the following features:
 - involves the subcutaneous tissue;
 - poorly differentiated to at least grade 3 (where cells are very abnormal as demonstrated when seen under a microscope);
 - has grown to at least 5cm; or
 - has recurred at the same site (local recurrence); or
- pleomorphic dermal sarcoma (undifferentiated) that is larger than 2cm and has any of the following features:
 - invasion into subcutaneous tissue;
 - tumour necrosis;
 - lymphovascular invasion; or
 - invasion into the space around the nerves in the skin (perineural invasion)

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