



Cancer Cover Plan is specialized health insurance plan from No.1 Life Insurance Company of the Country - 'LIC of India'. The medical expenses are soaring in this modern era. Most people will dip into their savings or take a loan to finance treatment for Cancer, finds a study. As per Oncologists, 3 out of 10 Indians are likely to contract Cancer by 2020. 69 % of respondents have no financial preparedness to deal with Cancer. 56% of respondents are not even aware of any Cancer cases. 2 out of 3 patients are diagnosed with Cancer in stages 3 and 4. 21% of patients have Cancer specific insurance cover, say oncologists. Rs.5 lakh upwards is what oncologists say is cost of treatment.

It is a unique Health Insurance Plan which provides fixed benefit in case the Life Assured is diagnosed with any of the specified Early or **Major Stage Cancer**

A Health Insurance Proposal
Exclusively prepared for

Mr. A

(age 30 years)

Benefits at a Glance

- The customer has the option of choosing the Sum Insured. The Sum Insured can be fixed, or it can be increased by 10% every year for first 5 years or until the diagnosis of first event of Cancer, whichever is earlier.
- **Early Stage Cancer:** 25% of the applicable Sum Insured shall be payable in lumpsum. The premiums for next 3 policy years will be waived off.
- **Major Stage Cancer:** On the diagnosis of specified Major Stage Cancer, 100% of applicable Sum Insured shall be payable. This benefit cannot be more than of 100% of applicable Sum Insured. So, you will get only 75% of the applicable Sum Insured in case you have already claimed the 25% of Applicable Sum Insured under Early Stage Cancer.
- **Income Benefit:** In addition to the above benefit, Income Benefit of 1% of applicable Sum Insured shall be payable every month following the lumpsum payment under Major Stage Cancer Benefit. This is the fixed Income Benefit which is payable monthly for next 10 Years irrespective of the survival of Life Assured.
- **Premium Waiver Benefit:** All the future premiums will be waived off on the diagnosis of specified Major Stage Cancer.
- **Waiting Period:** A waiting period of 180 days will apply from the date of commencement of this policy or from the date of revival. This would mean that no benefit would be paid in case any kind of cancer is diagnosed within 180 days.
- **Premium Guaranteed for 5 Years:** The premiums are guaranteed for a period of 5 years from the date of issuance of this policy. LIC reserves the right to revise the premium after 5 policy years.
- **Tax Benefit:** Premium paid under this plan is eligible for tax benefit u/s 80D of Income Tax Act.

Presented by:

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Cancer Cover for A (age 30)

Ref. No. 013

Sum Insured : Rs. 20,00,000 **Installment Prem.** : Rs. 3,988 (Basic Prem. Rs.3,380 With GST Rs. 608)

Presentation up to Age : 60 Years **Mode of Prem.** : Yearly **Date of Report** : 18/04/2020

Policy Year	Age	Sum Insured	Annual Premium	Tax Saved	Net Premium
1	31	20,00,000	3,988	1,044	2,944

The Sum Insured of Rs.20,00,000 will be continued upto the policy term of 30 years with annual premium of Rs. 3,988

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1. LIMITS AND RESTRICTIONS:

(A) The list and definitions of the Cancer covered under this plan:

I. **Early Stage Cancer:**

The diagnosis of any of the listed below conditions must be established by histological evidence and be confirmed by a specialist in the relevant field.

• **Carcinoma-in-situ (CIS):**

Carcinoma-in-situ means the presence of malignant cancer cells that remain within the cell group from which they arose. It must involve the full thickness of the epithelium but does not cross basement membranes and it does not invade the surrounding tissue or organ. The diagnosis of which must be positively established by microscopic examination of fixed tissues.

• **Prostate Cancer - early stage:**

Early Prostate Cancer that is histologically described using the TNM classification as T1N0M0 with a Gleason Score 2 (two) to 6 (six).

• **Thyroid Cancer - early stage:**

All thyroid cancers that are less than 2.0 cm and histologically classified as T1N0M0 according to TNM classification.

• **Bladder Cancer - early stage:**

All tumors of the urinary bladder histologically classified as TaN0M0 according to TNM classification.

• **Chronic Lymphocytic Leukemia - early stage:**

Chronic Lymphocytic Leukemia categorized as stage 0 (zero) to 2 (two) as per the Rai classification.

• **Cervical Intraepithelial Neoplasia:**

Severe Cervical Dysplasia reported as Cervical Intraepithelial Neoplasia 3 (CIN3) on cone biopsy.

The following are specifically excluded from all early stage cancer benefits (Exclusions):

- All tumors which are histologically described as benign, borderline malignant, or low malignant potential
- Dysplasia, intra-epithelial neoplasia or squamous intra-epithelial lesions
- Carcinoma in-situ of skin and Melanoma in-situ
- All tumors in the presence of HIV infection are excluded

II. **Major Stage Cancer:**

A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.

The following are excluded from major stage cancer benefits (Exclusions):

- All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 and CIN-3.
- Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
- Malignant melanoma that has not caused invasion beyond the epidermis;
- All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
- All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- Chronic lymphocytic leukemia less than Rai stage 3
- Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,
- All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;
- All tumors in the presence of HIV infection.

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Exclusions

The Corporation shall not be liable to pay any of the benefit under this product if the covered conditions resulting directly or indirectly from any of the following causes:

- (i) Any Pre-Existing Condition i.e. any cancer condition (primary or metastatic); precancerous condition or related condition(s) for which the policyholder had signs or symptoms, and / or were diagnosed, and / or received medical advice / treatment within 48 months prior to the date of issuance of policy or revival of the policy.
- (ii) If the diagnosis of any stage of Cancer was made within 180 days from the Date of issuance of policy or date of revival of risk cover whichever is later;
- (iii) For any medical conditions suffered by the life assured or any medical procedure undergone by the life assured if that medical condition or that medical procedure was caused directly or indirectly by Acquired Immunodeficiency Syndrome (AIDS), AIDS related complex or infection by Human Immunodeficiency Virus (HIV);
- (iv) For any medical condition or any medical procedure arising from the donation of any of the Life Assured's organs;
- (v) For any medical conditions suffered by the Life Assured or any medical procedure undergone by the Life Assured, if that medical condition or that medical procedure was caused directly or indirectly by alcohol or drug (except under the direction of a registered medical practitioner)
- (vi) For any medical condition or any medical procedure arising from nuclear contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.