

## Frequently Asked Questions: CancerCare *Plus*

### 1. What is CancerCare *Plus* Insurance and who is it for?

It is an insurance plan which provides a lump sum payment in the event of a Major Cancer or Early Stage Cancer diagnosis.

### 2. What is Major Cancer?

A malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue.

The term malignant tumour includes leukemia, lymphoma and sarcoma. Please refer to the product summary or policy wordings for the full definition of Major Cancer.

### 3. What is Early Stage Cancer?

It refers to cancer in its early stages or growth and may not have spread to other parts of the body. Please refer to the product summary or policy wordings for the full list and definition of Early Stage Cancers.

### 4. If I have made a claim for Early Stage Cancer, in the future, can I submit a Major Cancer claim for another type of cancer?

Yes, if the first cancer diagnosis is an Early Stage Cancer, you can make a subsequent claim for Major Cancer. The policy will cease upon full payment of the benefit amount, i.e., \$100,000.

### 5. After I have made a claim for an Early Stage Cancer, can I submit a claim for another Early Stage Cancer diagnosis?

The Early Stage Cancer benefit is an Accelerated benefit which will be paid once, thereafter, this benefit will cease. The policy will continue to remain in force, with a remaining sum insured of \$50,000 to provide you with protection in the event of a Major Cancer diagnosis.

### 6. Will I be required to continue with premiums payment after an Early Stage Cancer diagnosis?

Yes, the policy continues to remain in force and the premiums will continue to be applicable.

### 7. Do I need to renew my Policy every year?

Yes, policy is renewed automatically every year based on the credit card details furnished at payment.

### 8. Is the cancer insurance premium guaranteed?

The cancer insurance premium is not guaranteed.

### 9. What is waiting period?

Waiting period is the period of time from the commencement date of policy. No claim can be made for any cancer diagnosed within 90 days from the commencement date or reinstatement date, whichever is later.

### 10. What is survival period?

Survival period is the period of time for which an insured must survive, for a period of 7 days from the time of diagnosis, before a claim can be made.



## 11. What is Free Look Period?

A free look period is the time period given to you to cancel the policy with full premium refund, should you decide that you do not want the policy. The free look period is 14 business days from the date you receive the policy.

## 12. Why is there a need to collect information such as gender, race and marital status?

We collect basic demographic information as part of our service interactions with customers, and it is used for statistical purposes. The consideration or acceptance of your application will not be impacted by this information.

## Important Notice and Disclaimer

This page is for general information only. You should seek advice from a qualified advisor if in doubt. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Full details of the terms, conditions and exclusions of this insurance are provided in the policy and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte. Ltd.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us [here](#) or visit [GIA](#) or [SDIC](#).