

For customers

Helping you understand...

Breast cancer

Helen Morris, our Underwriting & Claims Technical Manager, takes a closer look at this condition including the underwriting implications for affected customers.

What are the symptoms of breast cancer?

The first symptom of breast cancer for many women is a lump in their breast. Fortunately, 9 out of 10 are benign - meaning they're not cancerous.

Changes that could be due to breast cancer are:

- a lump or thickening in an area of the breast;
- a change in the size or shape of a breast;
- dimpling of the skin;
- a change in the shape of the nipple or a rash on a nipple or surrounding area; or
- a swelling or lump in the armpit.

If you notice any changes you should see a doctor. It's most likely to be a benign condition that can easily be treated. Seeing a doctor early means that if it does turn out to be cancer, you have the best chance of successful treatment.

Diagnosis

If you have symptoms that could be due to breast cancer, your doctor will refer you to a specialist breast clinic at the hospital - where they'll perform a physical examination and ask about your general health. Some tests that may be performed are:

- mammogram - an X-ray of the breasts to look for abnormalities;
- ultrasound scan – using sound waves to make a picture of the inside of the body. This is a painless process that takes just a few minutes;
- fine needle aspiration (FNA) – a sample of cells is taken from the breast using a fine needle and syringe; and
- needle or punch biopsy – the taking of a small sample of cells or tissue from the breast which is examined under a microscope for cancerous changes.

Key statistics

- Breast cancer is the most common type of cancer in the UK.
- 53,400 women and around 340 men in the UK were diagnosed with breast cancer in 2013.
- One in eight women in the UK will be diagnosed with it at some point in their lives.
- Eight out of ten women with breast cancer now survive the disease for at least ten years.
- Breast cancer accounted for 7% of all cancer deaths in the UK in 2014.

Source: Cancer Research, <http://www.cancerresearchuk.org/health-professional/cancer-statistics/statistics-by-cancer-type/breast-cancer>, November 2016

Treatment

Treatment will vary depending on the specific diagnosis/severity of the breast cancer. The treatments used for breast cancer include:

- surgery;
- radiotherapy;
- chemotherapy;
- hormone therapy; and
- biological treatments.

You may have a combination of these treatments, depending on your situation.

Ductal carcinoma in situ (DCIS) or invasive breast cancer?

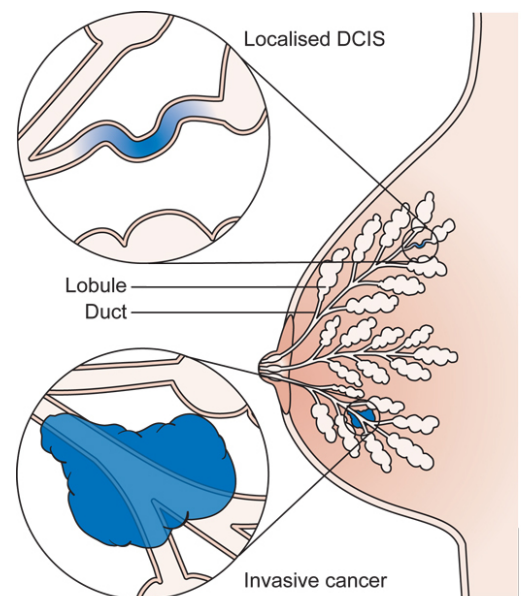
DCIS means that cells inside some of the ducts of the breast have started to turn into cancer cells but haven't yet started to spread into the surrounding breast tissue. There's very little chance that any of the cells have spread to the lymph nodes or elsewhere in the body. Doctors use various terms to describe DCIS, including:

- pre invasive;
- non invasive;
- ductal intraepithelial; and
- intra ductal cancer.

DCIS is an early form of cancer, which if left untreated, can spread into the surrounding breast tissue after some years - so it may become an invasive breast cancer. It's often picked up by mammograms when women are screened for breast cancer.

According to Cancer Research UK, around 4,800 people are diagnosed with DCIS in the UK each year.

DCIS and invasive ductal breast cancer aren't the same thing. In invasive ductal breast cancer, the cells have broken out of the ducts and spread into the surrounding breast tissue, as shown in the above diagram. Surgery is the main treatment for DCIS. Many women have the area of DCIS removed, with a border of healthy tissue around it. This is called wide local excision or conservative surgery, or sometimes lumpectomy. Some women have the whole breast removed (mastectomy). Some women prefer this rather than wide local excision as it makes them feel more confident that the DCIS is cured.



Underwriting breast cancer

If you have a history of breast cancer, we'll contact your doctor for more information relating to your condition. The type of information we'll ask for includes:

- the specific diagnosis, including date;
- the results of all tests and investigations;
- details and outcome of all treatment; and
- copies of relevant hospital reports.

A family history of breast cancer is also another important fact that we'll consider.

The terms we're able to offer will depend on the specific details of your breast cancer.

For life and disability protection, if we're able to offer cover, it may include a permanent or temporary medical rating (this means your policy payments will be higher for either the duration of your policy or for a fixed number of years) or in some cases we may be able to offer cover on standard rates (this means we won't add anything to your policy payments as a result of this condition). The latter is usually the case if you've been diagnosed with DCIS and received the appropriate treatment.

For critical illness protection we'll consider cover if you've been successfully treated for breast cancer, once a suitable period of recovery has been allowed. This period of recovery could be as little as two years, depending on the severity of the cancer. Following this, we may be able to offer you terms but we'd exclude breast cancer from your cover and your policy payments may be higher.

If you need guidance on whether we can consider providing cover, you can contact an underwriter on our pre-submission underwriting helpline - 03457 83 54 73.

Find out more

Finding out that you, or a loved one, has cancer can be a worrying time for all involved. Your GP can provide you with information and support or you can contact [Cancer Research UK](#).

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