



### Sinf-e-Aahan Cancer Protection (SACP) Plan for Women

**Objective:**

This product intends to provide financial protection to women against the diagnosis of cancer as set out under this document at a very affordable cost.

**Scope of Cover:**

Following cancer are covered under this product:

- Leukemia<sup>1</sup>, malignant lymphoma including cutaneous lymphoma, hodgkin's disease, malignant bone marrow disorders and sarcoma.

**Benefit Structure:**

100% of Sum Assured is payable on diagnosis of the cancer verified by provision of the histopathological report.

**Coverage Period:**

Policy will be issued for a period of one year which may be renewed at the end of the policy year. Premium rates subject to review by State Life each year.

**Who Can be Covered?**

All Pakistani females aged 18-64 will be eligible for this product.

**Initial Waiting Period:**

In the first policy year, the coverage would commence after 90 days from the day a complete application is received by SLIC along with the Full Premium. In case the policy is renewed in continuation of the coverage with SLIC, the waiting period will be waived from the next year.

**Benefit Level:**

An individual female can choose from any of the following plan according to her needs:

Plan Name	Benefit Amount (Rs.)
SACP-1	200,000/-
SACP-2	300,000/-
SACP-3	500,000/-
SACP-4	1,000,000/-
SACP-5	1,500,000/-

**Definitions:****Cancer**

The diagnosis of a malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion of normal tissue.

The diagnosis of cancer must be verified by provision of the histopathological report.

Cancer includes: leukaemia<sup>1</sup>, malignant lymphoma including cutaneous lymphoma, Hodgkin's disease, malignant bone marrow disorders, and sarcoma.

The following are excluded:

- "Carcinoma in situ" or "cancer in situ", dysplasia, and all pre-malignant conditions.
- Prostate cancer unless having progressed to at least TNM classification T2bN0M0
- Any primary skin cancer other than malignant melanoma that has invaded beyond the epidermis (outer layer of skin)



- Papillary cancer of the thyroid gland that is organ confined
- All tumors and cancers in the presence of HIV infection.

#### Condition

- The first occurrence of cancer diagnosed by observing uncontrolled growth of and invasion of normal tissues by malignant cells in a histological specimen taken from the primary or secondary tumor. This is the definitive criterion although not all cancers are covered; see 'Exclusions'.
- Some definitions expand the requirement for histology to include 'confirmation by histological evidence of malignancy by a qualified oncologist or pathologist'; this is acceptable but not necessary as histology reports are prepared by specialists. Rarely a diagnosis of cancer is made on clinical grounds or histology is equivocal. In most of these circumstances the absence of histological proof disqualifies a claim; admission of the claim requires careful consideration by a CMO with discussion with an oncologist if required.

In a primary tumor in the absence of vascular invasion, (stromal) invasion applies to carcinomas but not to sarcomas or cancers of the blood or lymphatic systems. This is why these tumors are explicitly mentioned.

#### Exclusions

"Carcinoma in situ" or "cancer in situ" or dysplasia or pre-malignant conditions or non-invasive cancers.

These conditions are risk markers for invasive cancer but are not life threatening or causes of significant morbidity except diffuse ('flat') non-papillary urinary bladder carcinoma in situ (Tis).

Note that it is acceptable to exclude Binet stage A chronic lymphatic leukemia.

#### General Exclusions:

- The use of intoxicating liquor or drugs, other than drugs taken in accordance with the treatment prescribed and directed by a qualified medical practitioner but not for the treatment of drug addiction.

#### Underwriting Requirements:

This product has a simplified medical underwriting based on two questions only. The declaration questionnaire is as follows:

*I confirm that I declare the below accurately to the best of my knowledge and belief*

*I declare that:*

- I am currently not investigated for and*
- I have never been diagnosed with any form of malignant tumor, cancer, leukemia, lymphoma or any other form of malignant condition.*