

CancerCare *PLUS*

# Protect against life's uncertainties



**MSIG**

Insurance  
that sees  
the heart  
in everything

A Member of **MS&AD** INSURANCE GROUP

# CancerCare *Plus*

One in every 4 to 5 persons in Singapore may develop cancer in their lifetime. You can guard against the high treatment costs with CancerCare *Plus* insurance. Receive 100% of the sum insured payout, in a lump sum, in the event of diagnosis of any major cancer. The policy also pays for early stage cancer\* under the Accelerated Benefit at 50% of the sum insured. Once enrolled, the cover is renewable up to age 84 years old.

## Key Benefits



Affordable premiums  
from less than 15 cents  
per day<sup>^</sup>



Automatic renewal  
up to age 84



\$50,000 payout  
for early stage cancer



Fast and easy online  
application, immediate  
policy issuance

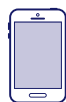
## Table of Benefits

*Currency: Singapore dollars*

Benefits Summary	Sum Insured
<b>1. Basic Benefit</b> Major Cancer, applicable for both Male & Female	\$100,000
<b>2. Accelerated Benefit</b> Early Stage Cancer <ul style="list-style-type: none"><li>• Carcinoma in Situ</li><li>• Early Prostate Cancer</li><li>• Early Thyroid Cancer</li><li>• Early Bladder Cancer</li><li>• Early Chronic Lymphocytic Leukaemia</li><li>• Gastro-Intestinal Stromal Cancer</li></ul>	50% of Basic Benefit

## Apply now!

Visit [msig.com.sg](https://msig.com.sg) to buy or find out how  
CancerCare *Plus* Insurance works to protect you.



**Call 6827 7602**

(Monday to Friday 8.45am - 5.30pm)  
or call your usual insurance advisor



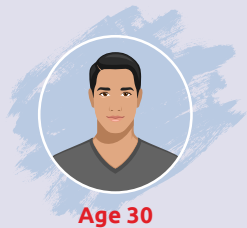
**[service@sg.msig-asia.com](mailto:service@sg.msig-asia.com)**

<sup>^</sup> For a male, age 29 who applies for CancerCare *Plus* plan.

\* Refer to Table of Benefits for details

# How does the cover work?

Max knows that one in every 4 to 5 people in Singapore may develop cancer in their lifetime<sup>1</sup>. Knowing the high prevalence of cancer, he decides to sign up for CancerCare *Plus* at age 30. Here's an example of two possible scenarios:



Max, age 30, purchased a CancerCare *Plus* plan



Yearly Premium  
**\$94.16**



Sum Insured<sup>2</sup>  
**\$100,000**

## Scenario 1

How **CancerCare *Plus*** provides financial relief to Max

## Scenario 2



At age 42, Max discovers he has early stage cancer

**Age 42**  
Diagnosis:  
Early Stage Cancer

Insurance Payout:  
**50% of sum assured - \$50,000 under Accelerated Benefit**



### Age 43

Max continues his cover which is automatically renewed annually.

A few years later, Max's cancer recurs and is now diagnosed with major cancer of the prostate

**Age 50**  
Diagnosis:  
Major Cancer

Insurance Payout:  
**The remaining 50% of sum assured - \$50,000**



**Total payout:  
\$100,000**

Policy terminates upon full payment of policy benefit.



At age 42, Max discovers he has major cancer

**Age 42**  
Diagnosis:  
Major Cancer

Insurance Payout:  
**100% of sum assured - \$100,000**



**Total payout:  
\$100,000**

Policy terminates upon full payment of policy benefit.

<sup>1</sup> National Cancer Centre Singapore, <https://www.nccs.com.sg/patient-care/cancer-types/cancer-statistics>, accessed 29 January 2020.

<sup>2</sup> Refer to the Product Documents for Policy Wordings and Product Summary.  
Currency listed is in Singapore dollars.

# Frequently Asked Questions

## 1. What is CancerCare Plus?

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

## 2. Who is eligible to buy CancerCare Plus?

A person aged between 20 years and below 65 years old, residing in Singapore and meets the set of medical related conditions will qualify for cover:

- (a) Has not received or been advised or intend to seek treatment for cancer, leukaemia, tumour, lump or growth;
- (b) Is not awaiting the results of any medical tests, investigations or scans; and
- (c) Does not have 2 or more immediate family members (i.e., parents or siblings) who have/had been diagnosed with cancer.

## 3. 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 leukaemia, lymphoma and sarcoma. Please refer to the product summary or policy wordings for the full definition of Major Cancer.

## 4. 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.

## 5. If I have made a claim for Early Stage Cancer, can I in the future 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 regardless the type of cancer. The policy will cease upon full payment of the benefit amount, i.e., S\$100,000.

## 6. 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 S\$50,000 to provide you with protection in the event of a Major Cancer diagnosis.

## 7. 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.

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

As long as you continue with the monthly/annual premium payments, the policy will be automatically renewed every year until you reach the age of 84 years old.

## 9. Will the CancerCare Plus premiums increase as I grow older?

The insurance premiums will increase with age. Please refer to the product summary document for details.

## 10. What is waiting period?

Waiting period is 90 days from the commencement date of the policy. No claim can be made for any cancer diagnosed within this waiting period.

## 11. 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.

## 12. 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.

### Disclaimer Notes:

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation. For more information on the scheme, please visit [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg).

This document is not a contract of insurance. 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.

Information correct as at 1 March 2020.

## ABOUT MSIG INSURANCE

A leading general insurer with a local presence of over 100 years, MSIG Insurance offers an extensive range of insurance solutions for commercial and personal risk protection, enabling the security and safety of individuals and businesses. MSIG holds an A+/Stable financial rating by Standard & Poor's.

A testament to its growing strength and influence, MSIG has garnered numerous awards for delivering digitally innovative and customer-centric solutions. It was named Asia's Most Transformative Insurer (2019) by the IDC Financial Insights and The Digital Insurer of the Year (2018) by The Asset, an independent financial research publication in Asia.

MSIG is a subsidiary of Mitsui Sumitomo Insurance, and is a member of the MS&AD Insurance Group - one of the largest general insurance groups in the world with presence in over 40 countries and regions, 19 of which are in Asia and Oceania. Based in Japan, MS&AD is active in five business domains, namely domestic (Japanese) non-life insurance, domestic (Japanese) life insurance, overseas business, financial services business and risk-related business.

Please refer to [msig.com.sg](https://msig.com.sg) for current information and ratings.

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