

Anju Kurien | Cancer Survivor

PROTECTING your financially to secure you against cancer treatment expenses.

Group Cancer Secure insurance – an exclusive cover for women offering extensive care and protection at an affordable premium.

Health Insurance

Aditya Birla Health Insurance Co. Limited
(A subsidiary of Aditya Birla Capital Ltd.)



**ADITYA BIRLA
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING



What benefits does the plan offer?

Initial waiting period of 90 days.



What all does it cover?

Major Stage Only

Major Stage Cancer (Cancer of Specified Severity):

- I. A malignant tumour 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 leukaemia, lymphoma and sarcoma.
- II. All tumors and their complications are excluded as stated below -
 - i. 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 & CIN-3.
 - ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
 - iii. Malignant melanoma that has not caused invasion beyond the epidermis;
 - iv. All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2NOMO
 - v. All Thyroid cancers histologically classified as T1NOMO (TNM Classification) or below;
 - vi. Chronic lymphocytic leukaemia less than RAI stage 3
 - vii. Non-invasive papillary cancer of the bladder histologically described as TaNOMO or of a lesser classification,
 - viii. All Gastro-Intestinal Stromal Tumors histologically classified as T1NOMO (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;
 - ix. All tumors & their complications in the presence of HIV infection or related to HIV Infection.



What are the exclusions?

- Hospitalization cost
- Insurance for Male
- Pre-existing conditions
- Any Illness other than those specified as covered Illnesses under this policy
- Narcotics used by the Insured Person unless taken as prescribed by a medical practitioner

For a full list of exclusions, please refer to the policy wordings.