

## WHY OUR SKIN CANCER DEFINITION IS BETTER



### JANE CAUGHT HER NON-MELANOMA SKIN CANCER TOO EARLY FOR HER POLICY TO PAY OUT

Fortunately, Jane's skin cancer was caught early so her Consultant thinks the tumour on her back can be removed. But...

Jane's critical illness policy won't pay out. Apparently, early stage skin cancer isn't covered.

However, given that she needs surgery and there's a small chance the cancer might spread, it still feels critical to Jane.

### JANE IS NOT ALONE

# 188,000

NEW CASES OF NON-MELANOMA  
SKIN CANCER ARE DIAGNOSED  
EACH YEAR IN THE UK

Source: Cancer Research UK, April 2024.

### THAT'S WHY, AT GUARDIAN, WE DO THINGS DIFFERENTLY

While other providers won't pay out for low-risk non-melanoma skin cancers, we'll pay out 10% of the amount you're covered for up to a maximum of £50,000.

We'll also pay out 50% of the amount you're covered for up to a maximum of £50,000 for high-risk non-melanoma skin cancers.

What's more, if your skin cancer comes back and develops to meet our definition for a full payout, we'll make a further payment of the full amount you're covered for.

To find out more, speak to a Financial Adviser for full details of our **policy terms and conditions**.

Jane is a fictitious character whose story has been created for illustration purposes.



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