

Breast cancer is one of the most claimed medical conditions under Critical Illness Cover for females. And yet, insurance providers have become more stringent in their underwriting particularly if you have has a family history of breast cancer or have suffered from benign lumps.



Meet Jane, a 27-year-old teacher. The team at St. James's Place Protection Planning were asked to help Jane as she had recently moved house and required life and critical illness insurance to cover her new mortgage.

Following an initial conversation, Jane disclosed that a few years previously, she had been diagnosed with fibroadenoma – a benign breast lump. Undeterred by this, our adviser got to work researching possible insurance providers. Some, although not all, of the providers confirmed that they would be happy to offer full cover.

This was music to Jane's ears, and she was happy to get the ball rolling with her chosen provider. Unfortunately, it proved not to be plain sailing for Jane when the provider requested a medical report. And, on receipt of this, they decided to exclude breast and ovarian cancer. Although deflated, Jane accepted the policy on the adviser's recommendation to allow them time to find an alternative.

The adviser got to work researching and contacting more providers, only to once again be told that breast cancer would need to be excluded. Determined to achieve the best possible outcome for Jane, the adviser remained committed and finally... one of the providers responded with an offer for full cover.

Jane is extremely pleased that she can now begin life in her new home, safe in the knowledge that she has an appropriate protection plan in place.