

your FINANCE

Am I really uninsurable?

In May 2001 I found a lump in my right breast, which turned out to be cancer – it was a grade 3 and very aggressive. I had to have a mastectomy followed by six months of chemotherapy and then 26 sessions of radiotherapy. It will be 5 years this year and, apart from the usual aches and pains, I feel well.

In August last year, my partner Paul and I decided to move home. I sorted out all the relevant paperwork – gas, electric, house insurance etc – and then came life insurance!

Every time I phoned an insurance company for a quote on life insurance, the minute I mentioned that I had had breast cancer the answer was always the same. Basically I am uninsurable, and especially as I have not yet passed my 5 year stage.

I have tried all the cancer related companies, especially those who arrange travel insurance. Most of them were the same – I am classed as uninsurable, or what I should say is that I can have insurance – we just cannot afford to pay the premiums; one company quoted something crazy like £2,000 per month on an £80,000 mortgage!

After you have been diagnosed with cancer it seems to live with you for life for one reason or another; the mere mention of the word seems to put you in a category of your own. I have given up phoning as the rejection alone is very disturbing.

I can't seem to get through to these companies that the chances of my being killed in the car on the way to work or being run over far outweigh the chances of my dying from cancer. I appreciate their point of view, but surely a clause could be written into the policy excluding cancer?

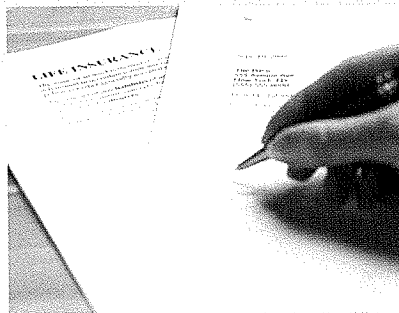
Gaynor Williams

Ron replies

First, let me say how much I can relate to your frustration. The lengthy process of application that many companies insist upon before they'll give you a quote is enough to put many people off. But let me assure you that you are not uninsurable – in fact, hardly anyone is. And you shouldn't have to pay unrealistic premiums either.

Insurance is based on risk, and in this case it is the type and size of cancer, the type of treatment you had, and how long has elapsed since treatment ended that insurers will be looking at. But it's vital to remember that every single person who has had cancer will have different circumstances. Insurers look at the whole person – your health, your hobbies, your occupation, your family history, whether you drink, smoke, or are overweight, and many other factors besides your cancer diagnosis. The answers you give to these questions will affect the premium you are required to pay for life cover.

One of the most important factors is the time that has elapsed since the end of your treatment (not since your diagnosis). All insurers require a minimum period post-diagnosis - with some it's as little as two years, others require a minimum of five years



and there are even those that have recently moved to 10 years - before quoting you for life insurance. Any loading that applies to your premiums will in all cases run until the ten year point has been passed, after which premiums will usually reduce substantially.

So how much should you expect to pay? For the purposes of illustration, I will assume that you are 38 years old and have a 20 year mortgage of £80,000. Depending on your personal history, you could be looking at premiums of around £141 a month until the 10 year period has elapsed, when they will reduce to around £85 a month.

It isn't possible to recommend any particular insurance providers because they each have different rules according to the various aspects of a person's history. This is one of the main benefits of The Insurance Helpline. We go through your circumstances, medical history and requirements in detail before approaching the insurance companies' underwriters. Only when we have an indication of the type of terms you can expect do we go back to you and complete an application. This saves you valuable time and, of course, those repeated rejections.

your WELL-BEING

Is soya good for me?

I had my mastectomy in February of this year. There was no cancer in my family and so I decided to change my lifestyle. I read Jane Plant's book 'Your Life in Your Hands' and decided to cut dairy food from my diet. I bought Alpro and used other soya products as I had done when going through the menopause. I am now 63. Alpro was lovely, but I have since read conflicting advice in various magazines as to whether this is suitable for women who have had breast cancer. One magazine stated: "a pot or two is enough to deliver reasonable levels of isoflavones (linked with lower levels of prostate and breast cancer)" while another states "may not be suitable for young children or women who've had breast cancer". This is all very confusing and I now do not know what to do for the best.

Maureen Griffiths

Do you have a question you'd like to ask our panel of experts?



Send your questions to Ask the Experts, at Amoena (UK) Ltd, FREEPOST, Eastleigh, Hampshire, SO53 4BJ or email agrhw@amoena.com. We regret that our experts are unable to reply individually to letters. Please remember that the advice given in Amoena Life is no substitute for that given by your medical team, who you should consult with any health issues or matters relating to your diagnosis and treatment.