**Cancer and heart disease: leading causes of insurance claims**

It’s no secret that our modern day lifestyles are bad for our health and statistics released by Hollard Life seem to confirm this. Heart disease and cancer are by far the leading causes of all claims across critical illness, death and disability income benefits, followed by vehicle accidents and stroke. (Based on claims Hollard Life claim stats June-Dec 2014)

Their claims statistics show:

* **42%** of all the claims they received between June and December last year were due to **heart disease**.
* Heart disease and stroke – generally thought to be something only middle-aged men need to worry about – are becoming more and more common in women. Heart disease and stroke claims made by both men and women were mostly for those between the ages of **41 and 50**.
* The second leading claims cause across all benefits was **cancer at 20%.**
* **Prostate, breast, colon and metastatic cancers** were the most common cancers claimed for during the period.

“We are also seeing a sharp increase in the number of claims for early or ‘stage 0’ cancer. This is when the cancer is localised and hasn’t spread to surrounding tissue, or it’s pre-malignant, which means the cells are abnormal, but not yet cancerous. The increase in early cancer claims suggests that South Africans are being more proactive about detecting and treating cancer early, which in turn means a greater chance of more successful and less invasive treatments,” explains Susan Gonnermann, claims manager at Hollard Life.

The scary thing is that many illnesses like heart disease and certain cancers can be prevented just by adopting a healthy lifestyle. The best defence is knowing your family history, taking positive steps to reduce your health risks and having a financial plan in place in case you do ever have to face one of these serious illnesses.

This is what you need to know to make sure that your tomorrow is secured, so you can live your today to the fullest:

* Apply for life, disability and critical illness cover while you’re young and healthy. Statistics show that many diseases are being diagnosed at much younger ages than ever before. The cost of insurance products increase as you get older so the sooner you get cover the better.
* You also need to apply for cover when you’re younger because this is the most productive time of your life, when you are most reliant on your income to meet financial obligations and take care of your growing family.
* It’s important to get cover when you’re healthy because many insurers apply exclusions to pre-existing conditions. What this means is that they won’t pay a claim if it is related to an illness or other medical condition that you already had when you applied for cover.
* Don’t assume that everything is covered! Chances are that if you have critical illness cover (even comprehensive cover), it won’t cover you for early cancer because most policies only cover cancer from stage 1 and upwards. You may have medical aid, but many of the costs related to early stage screening and treatment may not be fully covered. Hollard’s Early Cancer Cover, an industry first, covers you for stage 0 cancer and can be added to your critical illness cover. Speak to your advisor and make sure you know exactly what you are covered for.
* Keep your cover up to date by meeting your advisor every year, or as soon as your circumstances change. Big life changes like getting married or having a child have a big effect on your financial situation.

No one knows what the future holds but having a financial plan in place means you can live your today to the fullest knowing that, no matter what life throws at you tomorrow, you’re covered.

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