

The 2 definitions of early cancer by 2 insurance companies are as below

"Any malignant tumor characterized by the uncontrolled growth of malignant cells, including cancer in situ, for which treatment is considered necessary. This diagnosis must be supported by histological evidence of malignancy and confirmed by an oncologist or pathologist.

The following are excluded :-

(a) Tumors which are histologically described as pre-malignant or non-invasive, including, but not limited to: Cervical Dysplasia CIN-1, CIN-2 and CIN-3 (severe dysplasia without carcinoma in situ);

(b) Hyperkeratoses, basal cell and squamous skin cancers unless there is evidence of metastases; and

(c) All tumors in the presence of HIV infection."

And

"If one (1) of the following minor cancer conditions is met:

a) Carcinoma-In-Situ of the following sites: Breast, uterus, ovary, fallopian tube, vulva, vagina, cervix uteri, colon, rectum, penis, testis, lung, liver, stomach or nasopharynx. The diagnosis of Carcinoma-In-Situ must be positively established by microscopic examination of fixed tissues.

Clinical diagnosis or the Cervical intraepithelial Neoplasia (CIN) classification which reports CIN I, CIN II, and CIN III (severe dysplasia without Carcinoma-In-Situ) does not meet with the required definition and are specifically excluded. Carcinoma-In-Situ of the biliary system is also specifically excluded.

b) Prostate Cancer that is histologically described using the TNM Classification as T1a or T1b or Prostrate cancers described using other equivalent classification.

C) Thyroid Cancer that is histologically described using the TNM Classification as T1N0M0 as well as Papillary micro-carcinoma of thyroid that is less than 1 cm in diameter.

d) Papillary micro-carcinoma of Bladder.

The diagnosis of the above minor cancers must be established by histological evidence and be confirmed by specialist in the relevant field.

All tumours in the presence of HIV infection are excluded."