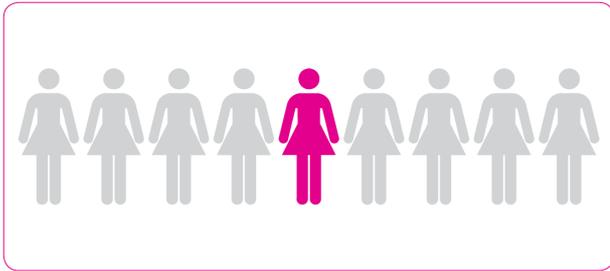


# Coping financially with breast cancer



**One in nine** women will develop breast cancer in their lifetime.\*

Ensure you have the right insurance cover for you and your family.

**Call Terry or Scott at Insure QLD to make an appointment to discuss your protection needs.**



**Tel: 1300 566 901**

**[www.insureqld.com.au](http://www.insureqld.com.au)**

Insure QLD (ABN 42 010 883 913) is an Authorised Representative (AR 328216) of Suncorp Financial Services Pty Ltd  
ABN 50 010 844 621 AFSL & ACL 229885

\* <http://www.cancer.org.au/aboutcancer/cancertypes/breastcancer.htm>

<sup>1</sup> <http://www.cancer.org.au/aboutcancer/cancertypes/breastcancer.htm>

<sup>2</sup> [http://access.health.qld.gov.au/hid/Cancer/BreastCancer/breastCancerRiskFactors\\_is.asp](http://access.health.qld.gov.au/hid/Cancer/BreastCancer/breastCancerRiskFactors_is.asp)

<sup>3</sup> Diagnosed as carcinoma in situ

<sup>4</sup> AIA Australia Claims statistics, 2011

This article was prepared by AIA Australia Limited

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## Coping financially with breast cancer

May 2012

Breast cancer is the most common female cancer, affecting nearly 13,000<sup>1</sup> Australian women a year, accounting for nearly a third of all female cancer diagnoses. Research shows that 75% of women diagnosed with cancer are over 50<sup>2</sup> and that a **history** of breast cancer in the **family** increases your chances of developing the disease.

A breast cancer diagnosis can devastate a family. And those who recover can be away from work and/or family duties for months. Crisis Recovery cover, also known as Trauma cover, pays you a lump sum should you be diagnosed with a specified illness like cancer. AIA Australia pays up to \$2,000,000 after an appropriate diagnosis, which can help pay off the mortgage, pay medical bills and meet the myriad of other financial stresses that inevitably arise.

Crisis Recovery cover is available to anyone aged between 15 and 63 and covers you 24/7 anywhere in the world. AIA Australia – a leading life insurer, has recently expanded its Cancer definition under their Crisis Recovery (Trauma) product to pay out a full benefit if the client is diagnosed with pre-cancerous cells<sup>3</sup> that results in the full removal of the breast, or where a lump is removed from the breast (lumpectomy) and is followed by radiotherapy or chemotherapy.

This is fantastic news for all women, giving them greater peace of mind should they ever need treatment.

AIA Australia's philosophy is to pay legitimate claims promptly and reliably. AIA Australia is backed by the vast experience and solid finances of one of the oldest and largest pan Asian life insurers in the business. With a long history in Australia, you can be confident that AIA Australia will be there for the long term when you take out a policy. Since 2005, our payments have grown almost tenfold, paying out to policy holders an average of \$1.7 million every working day<sup>4</sup>.

Interestingly there's still a stigma in Australia associated with insuring yourself or your family. Most of us understand the value and benefits of insuring our car against damage and our house against floods, earthquakes, fires and other disasters. Have you considered insuring against illnesses and injuries that can have an even more devastating impact on our lives?