



# Spotlight on testicular cancer

We take a closer look at this condition including the underwriting implications for affected customers.

## What are the symptoms of testicular cancer?

The most common symptom of testicular cancer is a swelling or lump, which can be as small as a pea but may be much larger.

Testicular cancer isn't usually painful. But the first symptom for about one in five men is a sharp pain in the testicle or scrotum.<sup>1</sup>

If you notice any changes to your testicles you should see a doctor. Seeing a doctor early means that if it does turn out to be cancer, you have the best chance of successful treatment.

## Risks and causes

While they aren't able to know exactly what causes testicular cancer, Cancer Research UK<sup>2</sup> has identified some factors can increase the chance of developing it, including:

- having an undescended testicle in childhood;
- a family history of testicular cancer;
- having had cancer in the other testicle, and
- ethnicity - it's more common in Caucasian males.

## Diagnosis

If you do have symptoms that could be due to testicular cancer, your doctor will refer you to a specialist. Tests that may be performed include:

- Blood tests to look for hormones in the blood, known as tumour markers
- Ultrasound and CT scans to look for any abnormality

## Treatment

For some lower grade or small cancers, surgery to remove the testicle, known as an orchidectomy, may be the only treatment needed.

## Key statistics

In the UK, testicular cancer is **most common in men** aged between 30 and 34.<sup>3</sup>



**2,300 men** in the UK are diagnosed each year.<sup>3</sup>

**98%** of men, in England and Wales, survive testicular cancer for **10 or more years**.<sup>3</sup>



### Sources:

- 1 Cancer Research UK, Symptoms, November 2017
- 2 Cancer Research UK, Risks and causes, February 2018
- 3 Cancer Research UK, Testicular cancer statistics, May 2018

More developed cancers may also need a course of chemotherapy or radiotherapy to prevent recurrence.

## Underwriting testicular cancers

If you have a history of testicular cancer, we'll request a medical report from your doctor asking for specific details about the stage and type of your tumour.

In most cases we can offer life protection with a temporary rating, which means your policy payments will be higher for a certain number of years. We may have to delay our decision to offer you cover for some larger or developed cancers until the risk has reduced

enough for us to apply an increase to your policy payment. Given the high survival rate, for the majority of cases we'll offer standard rates if you survive 10 years from the date of your original diagnosis.

Critical illness follows a similar pattern and we may need to delay our decision to offer you cover until at least three years after the date that you completed your treatment. If we're able to offer you critical illness protection after this time, we'll exclude cancer from your cover.

For disability benefits such as total permanent disability, income protection and waiver of premium, we'll either delay our decision to offer cover or apply an increase to your policy payments, depending on the information we receive.

If you'd like guidance on whether we can consider providing cover, you can call our pre-submission underwriting helpline on 03457 83 54 73.

## Find out more

Finding out that you or a loved one has cancer can be a worrying time for all involved. Your doctor can provide you with information and support or you can contact [Cancer Research UK](https://www.cancerresearchuk.org).

