

Important:

This is a sample of the policy document. To determine the precise terms, conditions and exclusions of your cover, please refer to the actual policy and any endorsement issued to you.

Conditions for Complete Cancer Care

Your policy

Complete Cancer Care is a plan that provides insurance protection against cancer.

It pays major cancer benefit, premium waiver benefit, cancer hospice care benefit, death and monthly cancer therapy benefit. It also offers a guaranteed post-cancer cover option.

You cannot cash in this policy.

1 What your policy covers

a Major cancer benefit

If the insured is diagnosed with an early, intermediate or advanced stage of **major cancer** by a **specialist** during the term of the policy, **we** will pay the major cancer benefit according to your selected option shown in table 1. The total payout of this benefit will not exceed 100% of the **sum assured**. The option must be selected at policy inception and cannot be changed.

Table 1

Stages of Major Cancer	Option	
	Care 50	Care 100
Early Stage or Intermediate Stage	50% of sum assured	100% of sum assured
Advanced Stage	100% of sum assured	

If **you** have selected Care 50, any payment made for early or intermediate stage of major cancer benefit will reduce any payout for advanced stage by the same amount that **we** pay for the early or intermediate stage. The early or intermediate stage of major cancer benefit can only be claimed once. This benefit will end when **we** make payment for advanced stage of **major cancer**.

If **you** have selected Care 100, this benefit will end when **we** make payment for any of the 3 stages of **major cancer**.

The policy will continue even if this benefit ends.

b Premium waiver benefit

If the insured is diagnosed with an early, intermediate or advanced stage of **major cancer** by a **specialist** during the term of the policy, **we** will pay the premium waiver benefit according to your selected option shown in table 2.

Table 2

Stages of Major Cancer	Waiver Period	
	Care 50	Care 100
Early Stage or Intermediate Stage	Up to 60 months or end of policy term , whichever is earlier and you will have to pay premiums thereafter.	Waive till the end of the policy term
Advanced Stage	Waive till the end of the policy term	

The premium waiver benefit for early or intermediate stage **major cancer** can only be claimed once.

The premium waiver will start from the policy month immediately after the diagnosis date of the **major cancer**.

The policy will continue to apply for the remaining unclaimed benefits (as if premiums have been paid) during this premium waiver period even though **you** are not paying the premiums.

c Monthly cancer therapy benefit

We will pay a monthly cancer therapy benefit as long as the following conditions are met.

- The insured is diagnosed with **major cancer** by a **specialist** and recommended in writing that the treatment is a **necessary medical**

treatment for cancer according to relevant guidelines from Ministry of Health.

- The insured has started cancer treatment as advised by a **specialist**.

We will pay a monthly cancer therapy benefit according to the selected option for major cancer benefit. The payout for each stage of **major cancer** is as per Table 3 below:

Table 3

Stages of Major Cancer	Number of monthly payouts	Option	
		Care 50	Care 100
Early Stage or Intermediate Stage	Up to 12	0.5% of sum assured	1% of sum assured
Advanced Stage	Up to 24		

We will make the first payment starting from the policy month immediately after the cancer treatment start date. Cancer treatment means any of the following treatments for each stage of **major cancer**:

- **Cell, Tissue or Gene Therapy**
- **Chemotherapy**
- **Hormonal Therapy**
- **Immunotherapy**
- **Radiotherapy**
- **Targeted Therapy**

We have the right to change the list of cancer treatments.

The maximum amount **we** will pay for this benefit is S\$60,000 per life.

We will not pay more than a total number of 12 payouts for early or intermediate stage **major cancer**. If the insured has already received payouts during early stage, there will not be further payouts during intermediate stage.

The sum of the total number of payouts for this benefit will not exceed 24 payouts. The number of payouts for the advanced stage **major cancer**

will be 24 less the number of payouts **we** have paid for the early or intermediate stage **major cancer** under this benefit.

This benefit will end upon the earliest occurrence of any of the following:

- coverage expiry date;
- death of the insured;
- sum of all payouts exceed maximum claim limit for this benefit;
- upon receiving a total of 24 payments of monthly cancer therapy benefit;
- if any premium for the policy remains unpaid at the end of the grace period;
- your written request and **our** acceptance of the application to terminate the policy.

The payment of this benefit does not reduce the **sum assured**.

We will stop making payment for this benefit immediately upon death of the insured during the period when this benefit is payable.

d Guaranteed post-cancer cover option

If the insured is diagnosed with advanced stage **major cancer**, he or she may choose to take up a new term policy with only death, **terminal illness** and **total and permanent disability (TPD)** benefits on his or her own life, without **us** having to assess his or her health. The waiting period of the new term policy is 2 years. If the insured makes a claim on the new term policy during the 2 years of waiting period, **we** will refund 100% of the premiums paid on the term policy issued under this option.

We will limit the **sum assured** for the new term policy to:

- 100% of the **sum assured** for this policy; or
- S\$200,000 per life

aggregating policies issued under the guaranteed post-cancer cover option, whichever is lower.

We will decide the type of new term policy to be offered and insured must meet all the following conditions to take up this option.

- The insured must take up this option within six months from the date of claim admittance of the advanced stage **major cancer** benefit.
- The insured must not have **TPD, terminal illness** or be diagnosed with an **advanced-stage dread disease** other than **major cancer**, at the time of taking up this option.
- The insured must be 60 years old last birthday or under at the time of taking up this option.

e Cancer hospice care benefit

If the insured is diagnosed by a **specialist** with **terminal cancer**, **we** will pay 10% of the **sum assured** if any of the following condition is met:

- Insured is admitted to an inpatient palliative care facility from providers listed by Singapore Hospice Council (SHC) that provides inpatient **hospice** palliative care services during the **policy term**. A **specialist** must have recommended in writing and made the referral for the inpatient palliative care facility; or
- Insured engaged the home palliative or day palliative care services from providers listed by SHC during the **policy term**. A **specialist** must have recommended in writing and made the referral for the home palliative care or day palliative care services.

The payment of this benefit does not reduce the **sum assured**.

This benefit will end when **we** make this payment.

f Non-accidental death benefit

If the insured dies (due to reasons other than **accidental**) in the first policy year, **we** will pay 100% of the total premiums paid, less any amount **you** owe **us**.

If the insured dies (due to reasons other than **accidental**) after the first policy year, **we** will pay as follows, less any amount **you** owe **us**:

- S\$5,000 if insured dies before policy **anniversary** immediately after the insured reaches age 60 last birthday; or
- S\$10,000 if insured dies on or after policy **anniversary** immediately after insured age of 60 last birthday.

The policy will end when **we** make this payment. **We** will not pay any further benefits.

g Accidental death benefit

If the death was a result of an **accident**, **we** will pay 100% of the **sum assured**, as long as he or she was not taking part in a **restricted activity** at the time of the **accident**. If the insured was taking part in a **restricted activity** at the time of the **accident**, **we** will only pay 30% of the **sum assured**.

We will pay this benefit, less any amount **you** owe **us**, only if the death happens within 365 days of the **accident**.

If the insured is also covered for **accidental** death benefit under any policies which have been issued in the past by **us**, the total **accidental** death benefit due under all these policies cannot be more than S\$5 million (excluding bonuses). In this case **we** will first take into account the amounts due under the earlier policies, and then pay out only an amount to bring the total payments to S\$5 million (excluding bonuses).

This policy will end when **we** make this payment. **We** will not pay any further benefits.

If the cause of **accidental** death is excluded, **we** will pay the non-**accidental** death benefit.

2 Our responsibilities to you

a Renewal

The **policy term** will give details of how long this policy applies for.

We will renew the policy for another 10 years based on the following conditions:

- If **you** have selected Care 50 and no claim is made on premium waiver benefit for advanced stage **major cancer** and insured is below age 75 last birthday at the time the policy is due for renewal; or
- If **you** have selected Care 100 and no claim is made on premium waiver benefit and before insured reaches age 75 last birthday at the time the policy is due for renewal.

We will work out the renewal premium based on the **policy term, sum assured** and the age of the insured at the time the policy is renewed accordingly.

b Reducing the policy's sum assured

If **you** decide to reduce your **sum assured** to reduce the premiums **you** pay, **we** will only reduce it to an amount no less than S\$50,000.

3 Your responsibilities

You will pay your first premium at the time **you** apply for this policy. **You** will then pay future premiums when they are due. **You** will have 30 days as a period of grace to make these payments for this policy to continue. If **we** are due to pay any benefits during this period, **we** will take off any unpaid premiums from the benefits.

If **you** still have not paid the premium after the period of grace, this policy will end.

If this policy and its riders (if any) end because **you** have not paid the premium, **you** can reinstate it within 36 months by paying the premiums **you** owe along with interest. This applies as long as **you** give **us** satisfactory proof of the insured's good health and there is no change in the risks covered by this policy. However, if **we** do not ask for the insured's health declaration or medical checks when **you** apply, **you** do not need to give **us** satisfactory proof of the insured's good health.

The premium that **you** pay for this policy is not guaranteed. **We** will give **you** notice before **we** make any change.

If **you** cancel this policy and its riders (if any) before the next premium is due, **we** will end this policy and its riders (if any) from the next premium due date and **we** will not refund any unused premium.

4 What you need to be aware of

a Suicide

This policy is not valid if the insured commits suicide within one year from the **cover start date**.

We will refund the total premiums paid, without interest, less any amounts **we** have paid **you**, and any amount **you** owe **us**, from the **cover start date**.

b Major cancer benefit, premium waiver benefit, monthly cancer therapy benefit, guaranteed post-cancer cover option and cancer hospice care benefit

We only cover the cancers **we** define in this policy. The full definition of an early stage, intermediate stage or advanced stage of **major**

cancer covered and the circumstances in which **you** can claim are given in this policy.

You must provide adequate medical evidence and **we** may ask the insured to have a medical examination by a **registered medical practitioner we** have appointed. Every diagnosis must be supported by acceptable clinical, radiological, histological and laboratory evidence and confirmed by a **registered medical practitioner**.

We will not pay the benefit if your claim arises from:

- deliberate acts such as self-inflicted injuries, illnesses or attempted suicide;
- deliberate misuse of drugs or alcohol;
- acquired immunodeficiency syndrome (AIDS), AIDS-related complex or infection by human immunodeficiency virus (HIV);
- all stages of **major cancer** where the insured suffered symptoms of, had investigations for, or was diagnosed with, the disease any time before or within 90 days from the **cover start date**.

We will not pay the benefit if insured did not survive for 30 days after diagnosis.

The benefit is also not payable if the insured has a **material pre-existing condition** which was not disclosed upon application of this policy.

c Accidental death benefit

We will not pay the benefit if death is caused directly or indirectly by:

- deliberate acts such as self-inflicted injuries, suicide or attempted suicide;
- unlawful acts, provoked assault or deliberate exposure to danger;
- the effects of alcohol, drugs or any dependence;
- illnesses, psychological conditions or eating disorders;
- heat stroke;
- a bad reaction to drugs or medication;
- the effects of viruses (for example, dengue), bacteria or diseases;

- the negative effects or complications of medical and surgical care;
- treatment aimed at improving appearance, such as cosmetic surgery or any treatment relating to a previous cosmetic treatment;
- radiation or contamination from radioactivity;
- being in any aircraft, except as a fare-paying passenger in a commercial aircraft, or during military operations in peacetime;
- military, air force or naval operations, except when carried out in peacetime;
- warlike operations (whether war is declared or not), war, invasion, riot or any similar event;
- an **accident** which happens outside of Singapore, if the insured has been outside Singapore for more than 180 days in a row at the time of the **accident**; or
- an **act of terrorism**.

d Making a claim

To make a claim for death benefit, **we** must be told of the claim and all relevant documents to support the claim must be given within six months after the insured's death.

If this policy provides for **accidental death or accidental total and permanent disability (TPD)** benefit, **we** must be told of the claim and all relevant documents to support the claim must be given within thirty days after the insured's death or **TPD**. If **we** are not notified or have not received all relevant documents within the thirty days, **we** will not reject the claim if **you** have a valid reason for the delay.

To make a claim for other benefits, **we** must be told of the claim and all relevant documents to support the claim must be given within six months after the diagnosis or the event giving rise to the claim. If **we** are not notified or have not received all relevant documents within the six months, **we** will not reject the claim if **you** have a valid reason for the delay.

If **we** are not notified or have not received all relevant documents for any of your above claim within two years from the date of the event

giving raise to the claim, **we** will not pay the claim.

When **we** pay a claim, **we** will not refund any premiums that have been paid.

e Refusing to pay a claim

After **you** have been continuously covered for two years from the **cover start date**, **we** will pay your claim unless:

- it is a case of fraud;
- **you** fail to pay a premium;
- the insured has a **material pre-existing condition** which **you** did not tell **us** about when **you** applied for this policy or rider if health declaration is required;
- **you** or the insured fail to tell **us** any significant information or information which is true, correct and complete which would have reasonably affected **our** decision to accept your application; or
- the claim is excluded or not covered under the terms of this policy or rider.

f Transferring the legal benefit of the policy

You cannot assign (transfer) this policy unless **you** tell **us** in writing and **we** agree to the assignment.

g Excluding third-party rights

Anyone not directly involved in this policy cannot enforce it under the Contracts (Rights of Third Parties) Act 2001.

5 Definitions

Accident and **accidental** mean an unexpected incident that results in an injury or death. The injury or death must be caused entirely by being hit by an external object that produces a bruise

or wound, except for injury or death caused specifically by drowning, food poisoning, choking on food, or suffocation by smoke, fumes or gas.

Act of terrorism means an act (which may or may not include using or threatening to use force or violence) by any person or group, committed for political, religious, ideological or similar purposes, with the aim of influencing any government or to put the public, or any section of the public, in fear.

Advanced-stage dread disease means any one of the advanced-stage, severe-stage, end-stage (or its equivalent or more serious stage by any other names) critical illnesses or dread diseases defined by the Life Insurance Association of Singapore.

Anniversary means the last day of every 12 months from the **policy entry date** for this policy.

Cover start date means the date:

- **we** issue the policy;
 - **we** issue an endorsement to include or increase a benefit; or
 - **we** reinstate the policy;
- whichever is latest.

Hospice means a licensed institution in Singapore that is designed to give supportive care to people in the final phase of a **terminal illness** where the focus is on comfort and quality of life, rather than cure. Nursing or convalescent homes or similar establishments such as rehabilitation centres do not fall under this definition. In the context of Cancer Hospice Care Benefit, **terminal illness** here refers to **terminal cancer**.

Material pre-existing condition means any condition that existed before the **cover start date** which would have reasonably affected **our** decision to accept your application and for which:

- the insured had symptoms that would have caused any sensible person to get medical treatment, advice or care;

- treatment was recommended by or received from a medical practitioner; or
- the insured had medical tests or investigations.

Necessary medical treatment means reasonable and common treatment which, in the professional opinion of a **registered medical practitioner** or a **specialist** in the relevant field of medicine, is appropriate and consistent with the symptoms, findings, diagnosis and other relevant clinical circumstances of the illness or injury and reduces the negative effect of the illness or injury on the insured's health.

The treatment:

- must be provided in line with generally accepted standards of good medical practice in Singapore, be consistent with current standards of professional medical care, and have proven medical benefits;
- must not be for the convenience of the insured or **registered medical practitioner** or **specialist**, this includes but is not limited to treatment that can reasonably be provided out of a hospital but is provided as an inpatient treatment;
- must not be for investigation or research, this includes but is not limited to experimental or new physiotherapy, medical techniques or surgical techniques, medical devices not approved by the Institutional Review Board and the Health Sciences Authority, and medical trials for medicinal products, whether or not these trials have a clinical trial certificate issued by the Health Sciences Authority or similar bodies; and
- must not be preventive, or for health screening or promoting good health, this includes but is not limited to dietary replacement or supplement.

Policy entry date means the 'Policy entry date' shown in the policy schedule.

Policy term means the 'Policy term' shown in the policy schedule.

Registered medical practitioner means a doctor who is qualified in western medicine and is

legally licensed in Singapore or has the qualifications recognised by the Singapore Medical Council.

Restricted activity means any of the following activities.

- Duties as firefighters, police force personnel, fishermen, armed security guards, aircrew, ship crew, marine salvage crew, oil riggers, dock workers, drivers, despatch riders, driving instructors, bodyguards and bouncers.
- Any activities involving explosives, heavy machinery, woodworking, dangerous gases or substances, using underwater breathing apparatus, work on construction or demolition sites, work at heights above 10 metres, work in underground tunnels, oil and gas rigs or offshore work.
- Military, air force or naval operations in peacetime, including training and exercises for national servicemen or reservists in peacetime.
- Motorcycling whether as rider or pillion rider.
- Professional sports, any form of race (except racing on foot, cycling or swimming), action or adventure sports that involve speed, height at above 10 metres, highly specialized gear, stunts or using underwater breathing apparatus. This definition includes rock climbing, mountaineering, parachuting, white-water rafting, horse riding, winter sports and scuba diving.

Severe disability means the inability to perform at least three of the following activities of daily living, even with the aid of special equipment and always needing the help of another person throughout the entire activity.

- Washing – the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- Dressing – the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;

- Transferring – the ability to move from a bed to an upright chair or wheelchair and vice versa;
- Mobility – the ability to move indoors from room to room on level surfaces;
- Toileting – the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- Feeding – the ability to feed oneself once food has been prepared and made available.

Specialist means a **registered medical practitioner** who has the extra qualifications and expertise needed to practise as a recognised **specialist** of diagnostic techniques, treatment and prevention, in a particular field of medicine.

Sum assured means the ‘Sum assured’ shown in the policy schedule.

Terminal cancer means the conclusive diagnosis of metastatic cancer where the **specialist** certifies that the cancer leads to the insured's death within 12 months, the growth of cancer cannot be controlled with cancer treatment, and only palliative treatment can be offered by the **specialist** for managing the patient's condition. For the purpose of this definition, cancer treatment refers to the use of surgery, radiation, medication and other therapies to cure a cancer, shrink a cancer or stop the progression of a cancer. **Terminal cancer** in the presence of HIV infection is excluded.

Terminal illness means the conclusive diagnosis of an illness where the **registered medical practitioner** confirms that the illness will lead to the insured's death within 12 months, even with the best treatment. **We** do not cover **terminal illness** in the presence of HIV infection.

Total and permanent disability (TPD), and totally and permanently disabled, mean any of the below.

- If the insured is under 65 years old, **TPD**, and **totally and permanently disabled** mean **total physical loss**, or the inability to

take part in any paid work for the rest of a person's life.

- If the insured is 65 years old and above, **TPD**, and **totally and permanently disabled** mean **total physical loss**, or **severe disability**.

Total physical loss means:

- the total and permanent loss of sight in both eyes;
- the loss of, or total and permanent loss of use of, two limbs at or above the wrist or ankle; or
- the total and permanent loss of sight in one eye and the loss of, or total and permanent loss of use of, one limb at or above the wrist or ankle.

We, us, our means Income Insurance Limited.

You means the policyholder shown in the policy schedule.

6 Definition of an early, intermediate and advanced stage of major cancer

<p>Major cancer</p>	<p><u>Early stage</u></p> <ul style="list-style-type: none"> • Carcinoma-in-situ (CIS) Carcinoma-in-situ (CIS) means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane. <p>The diagnosis of the Carcinoma-in-situ must always be supported by a histopathological report. Furthermore, the diagnosis of Carcinoma-in-situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.</p> <p>In the case of the cervix uteri, Pap smear alone is not acceptable and should be accompanied with cone biopsy or colposcopy with the cervical biopsy report clearly indicating presence of CIS. Clinical diagnosis or Cervical Intraepithelial Neoplasia (CIN) classification which reports CIN I, CIN II and CIN III (where there is severe dysplasia without Carcinoma-in-situ) does not meet the required definition and are specifically excluded. Carcinoma-in-situ of the skin (both Melanoma & Non-melanoma) and Carcinoma-in-situ of the biliary system are specifically excluded. This coverage is available to the first occurrence of CIS only.</p> <ul style="list-style-type: none"> • Early prostate cancer Prostate cancer that is histologically described using the TNM Classification as T1N0M0 or prostate cancers described using another equivalent classification. • Early thyroid cancer Thyroid cancer that is histologically described using the TNM Classification as T1N0M0 as well as papillary microcarcinoma of thyroid that is less than 2cm in diameter. • Early bladder cancer Bladder cancer that is histologically described using the TNM Classification as T1N0M0 as well as Papillary microcarcinoma of bladder. • Early chronic lymphocytic leukemia Chronic lymphocytic leukemia (CLL) RAI Stage 1 or 2. CLL RAI stage 0 or lower is excluded.
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	<ul style="list-style-type: none"> • Neuroendocrine Tumours All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification) • Early Melanoma Invasive melanomas of less than 1.5mm Breslow thickness, or less than Clark Level 3. • Gastro-Intestinal Stromal tumours All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual. • Bone Marrow Malignancies All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment. <p>The diagnosis of the above early cancers must be established by histological evidence and be confirmed by a specialist in the relevant field.</p>
	<p><u>Intermediate Stage</u> Carcinoma-in-situ of specified organs treated with radical surgery</p> <p>The actual undergoing of a “Radical Surgery” to arrest the spread of malignancy in that specific organ, which must be considered as appropriate and necessary treatment. “Radical Surgery” is defined in this policy as the total and complete removal of one of the following organs: breast (mastectomy), prostate (prostatectomy), corpus uteri (hysterectomy), ovary (oophorectomy), fallopian tube (salpingectomy), colon (colectomy) or stomach (gastrectomy). The diagnosis of the carcinoma-in-situ must always be positively diagnosed upon the basis of a microscopic examination of fixed tissues additionally supported by a biopsy of the removed organ. Clinical diagnosis does not meet this standard.</p> <p>Early prostate cancer that is histologically described using the TNM Classification as T1a, T1b or T1c, or Prostate cancers described using another equivalent classification is also covered if it has been treated with a radical prostatectomy. All grades of cervical intraepithelial neoplasia (CIN) and prostatic intraepithelial neoplasia (PIN) are specifically excluded.</p> <p>The actual undergoing of the surgeries listed above and the surgery must be certified to be absolutely necessary by an oncologist. Partial surgical removal such as lumpectomy and partial mastectomy, partial prostatectomy and partial gastrectomy are specifically excluded.</p>

	<p>Carcinoma-in-situ means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/ or destruction of surrounding tissues. ‘Invasion’ means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The diagnosis of the carcinoma in situ must always be supported by a histopathological report. Furthermore, the diagnosis of carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.</p>
	<p>Advanced Stage A malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue.</p> <p>The term major cancer includes, but is not limited to, leukemia, lymphoma and sarcoma.</p> <p>Major cancer diagnosed on the basis of finding tumour cells and/or tumour-associated molecules in blood, saliva, faeces, urine or any other bodily fluid in the absence of further definitive and clinically verifiable evidence does not meet the above definition.</p> <p>For the above definition, the following are excluded:</p> <ul style="list-style-type: none"> • All tumours which are histologically classified as any of the following: Pre-malignant; Non-invasive; Carcinoma-in-situ (Tis) or Ta; Having borderline malignancy; Having any degree of malignant potential; Having suspicious malignancy; Neoplasm of uncertain or unknown behavior; or All grades of dysplasia, squamous intraepithelial lesions (HSIL and LSIL) and intra epithelial neoplasia; • Any non-melanoma skin carcinoma, skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans unless there is evidence of metastases to lymph nodes or beyond; • Malignant melanoma that has not caused invasion beyond the epidermis; • All Prostate cancers histologically described as T1N0M0 (TNM Classification) or below; or Prostate cancers of another equivalent or lesser classification; • All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below; • All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification) or below; • All tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification) or below;

	<ul style="list-style-type: none"> • All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual, or below; • Chronic Lymphocytic Leukemia less than RAI Stage 3; • All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment; and • All tumours in the presence of HIV infection.
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7 Definition of cancer treatment

<p>Cell, Tissue or Gene Therapy</p>	<p>Cell, Tissue or Gene Therapy products (CTGTP) refers to anti-neoplastic products used to treat cancer.</p> <p>The therapeutic products are regulated under Health Products Act and its regulations, including the Health Products (Cell, Tissue and Gene Therapy Products) Regulations 2021.</p> <p>The products must be listed under HSA CTGTP list in Singapore, classified to approved Class 2 CTGTP (higher risk), and prescribed according to the indications approved by the regulations.</p> <p>Only products/ therapies used for cancer treatment purpose is included. Diagnosis/ preventive test/ preventive or palliative therapies are excluded.</p> <p>The following products are not considered CTGTP:</p> <ol style="list-style-type: none"> 1. Recombinant vaccines for a preventive purpose. Such products are typically considered therapeutic products instead. 2. In-vitro diagnostic products 3. Bone marrow, peripheral blood or umbilical or placental cord blood from a human that is minimally manipulated and intended for homologous use 4. Cells and tissues obtained from a patient that are minimally manipulated and reimplanted for homologous use into the same patient during the same surgical procedure 5. Organs and tissues that are minimally manipulated and intended for transplant 6. Reproductive cells (sperm, eggs) and embryos intended for assisted reproduction 7. Whole blood any blood component that is minimally manipulated and intended for treating blood loss or blood disorders <p>All Class 1 CTGTP and CTGTP which satisfies all the following criteria are excluded:</p> <ul style="list-style-type: none"> • minimally manipulated, i.e., biological characteristics or functions of the cell or the structural properties of the tissue are not altered
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	<ul style="list-style-type: none"> intended for homologous use (performing same function and administered at the same anatomical site or histological environment in the recipient as in the donor) not combined or used in conjunction with therapeutic products or medical devices
Chemotherapy	Chemotherapy means a kind of cancer treatment that uses drugs to destroy cancer cells, stop cancer cells from spreading or slow the growth of cancer cells. For the purpose of this definition, the drug classification system in the latest version of guidelines for ATC (Anatomical Therapeutic Chemical) Classification and DDD (Defined Daily Doses) assignment published by World Health Organization is used.
Hormonal Therapy	Hormonal Therapy means a kind of cancer treatment that blocks or reduces the amount of hormones to slow or stop the growth of the cancers.
Immunotherapy	Immunotherapy is the use of the immune system to treat cancer.
Radiotherapy	Radiotherapy means a kind of cancer treatment that uses high-energy radiation to shrink tumor's and kill cancer cells.
Targeted Therapy	Targeted Therapy means cancer treatment that uses drugs or other substances to identify and attack cancer cells with little or no harm to normal cells to stop the growth, division and progression of cancer cells by interfering with specific molecules inside these cells.