



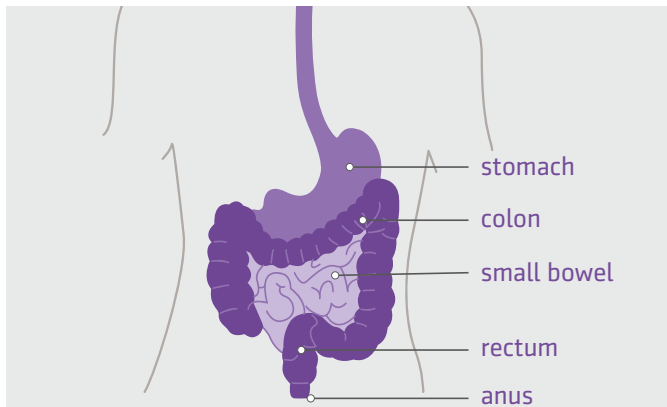
Spotlight on bowel cancer

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

What makes up the bowel?

The bowel is part of our digestive system. Food passes from the stomach to the small bowel. The small bowel takes nutrients into the body, and any undigested food passes through to the large bowel, where water is removed from the waste matter.

This waste matter is held in the rectum (back passage) until it leaves the body as bowel motions (also known as stools or faeces).



What are the symptoms of bowel cancer?

Cancer of the small bowel is rare, so we'll focus on large bowel cancer (colorectal cancer) which is made up of the colon and rectum. The most common symptoms¹ of colorectal cancer are:

- blood in your stools or bleeding from the rectum;
- a change in your normal bowel habits;
- pain in your abdomen or back passage;
- extreme tiredness for no obvious reason, and
- unexplained weight loss.

If you notice any changes you should see a doctor. It's most likely to be a benign condition that can easily be treated. Seeing a doctor early means that if it does turn out to be cancer, you have the best chance of successful treatment.

Key statistics

41,804 people were diagnosed with bowel cancer in 2015 in the UK - that's **114 people diagnosed every day**.²



It's the **fourth most common cancer** in the UK, accounting for **12%** of all new cancer cases.²

When diagnosed at its earliest stage, more than **9 in 10 people will survive** for five years or more.³



Bowel cancer accounted for **10% of all cancer deaths** in the UK in 2016.⁴

Sources:

- 1 Cancer Research UK, Bowel cancer symptoms, August 2018
- 2 Cancer Research UK, Bowel cancer incidence statistics, January 2018
- 3 Cancer Research UK, Bowel cancer survival, September 2018
- 4 Cancer Research UK, Bowel cancer mortality statistics 2016, May 2019

Diagnosis

If you have symptoms that could be due to bowel cancer, your doctor will ask you about your general health, your family history and your symptoms. They may do a physical examination and take blood tests.

If you're referred onto a bowel cancer specialist, they may perform a number of tests to confirm their diagnosis. These tests will allow them to:

- see the lining of your bowel and inside the large bowel, using a scope or camera. They'll also be able to take tissue samples from any abnormal areas, for further testing;
- create a virtual scan of the inside of your bowel, using a CT (computerised tomography) scan, and
- take x-rays of your bowel, when filled with a special liquid called barium.

Treatment

The treatment will vary depending on the location of the cancer, how far it's grown or spread, the type of cancer and how the cells look under the microscope.

The main treatments for bowel cancer are:

- surgery;
- chemotherapy, and
- radiotherapy.

The surgeon may remove the cancerous area using open surgery or keyhole surgery. Keyhole surgery may take a little longer, but has a faster recovery time.

If a portion of the bowel is removed, it can be re-joined in surgery. If this isn't possible a temporary colostomy may be needed – this will allow the bowel to heal after the cancer has been removed.

Underwriting bowel cancer

If you have a history of bowel cancer, we'll contact your doctor for more information about your condition. The type of information we'll ask for includes:

- your specific diagnosis including the date;
- the results of all tests and investigations;
- details and outcomes of all treatments, and
- copies of relevant hospital reports.

The terms we're able to offer will depend on the specific details of your bowel cancer.

We're often able to offer life cover in the first few years following treatment, but with a temporary rating. This means your policy payments will be higher for a certain number of years, depending on the staging of the cancer when you were diagnosed.

Critical illness cover isn't available for a minimum period of five years following treatment. If we're able to offer critical illness cover after this time, we'll exclude cancer from your cover.

We can offer cover sooner for the disability benefits such as total permanent disability, income protection and waiver of premium, but with a rating or cancer exclusion depending on the medical information we receive.

A family history of bowel cancer is also another important factor we'll consider. If you haven't been diagnosed, but have a family history of bowel cancer or a history of polyps, it's important that you tell us. Depending on your age and the number of close relatives affected, or the type of polyp and treatment received, we might apply a small increase to your policy payments.

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](#).